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THE UNIVERSITY OF ALBERTA

THE PROCESS OF RETIREMENT AMONG DUTCH-CANADIAN FARMERS IN NEERLANDIA, ALBERTA

BY

REIN O. SELLES

A THESIS
SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF SCIENCE
IN
FAMILY STUDIES

FACULTY OF HOME ECONOMICS

EDMONTON, ALBERTA
SPRING, 1988

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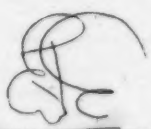

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research for acceptance, a thesis entitled, THE PROCESS OF RETIREMENT AMONG DUTCH-CANADIAN FARMERS IN NEEDLANDIA, ALBERTA submitted by Rein O. Selles in partial fulfilment of the requirements for the degree of Master of Science.

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Date: April 8 1988

DEDICATION

To my wife Jackie and our two children, Suzanne and Alisha. With their patience, encouragement, support and prayers, I persevered.

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ABSTRACT

The purpose of this thesis was to determine the process of retirement among farmers of Dutch-Canadian descent. Retirement, in the context of family and farm enterprise, was conceptualized as a process of intergenerational transfer of work, management and ownership occurring at the exit/entry stages of the family/farm enterprise developmental cycle. In order to determine the nature of this process among farmers of one ethnic group, a four-stage sampling process was developed using historical, archival and survey data. Based on the data, 12 two-generation farm families residing on original homesteads in the region of Neerlandia were informally interviewed. The findings confirmed that, among these farmers, retirement was a process in which some, but not all work, management and ownership was transferred between generations. Participants identified three phases of retirement - partial, semi and complete, based on the interest and involvement of fathers and sons in the family enterprise. The ~~proe~~ess used by this group of farmers resulted in early retirement for parents and early entry into farming for children and reflected the beliefs and traditions of this ethnic group.

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CHAPTER ONE

INTRODUCTION

Traditionally, society has perceived retirement as an event characterized by termination of full-time employment occurring at, or around, the age of sixty-five. In the last decade, however, this traditional definition has undergone some revisions. Changes in human rights legislation in both Canada and the United States have resulted in the elimination of age as a factor in determining when retirement will occur in the workplace. In order to separate retirement from other life events characterized by a termination in full-time employment, such as lay-offs, unemployment or part-time work, researchers in both countries have replaced 'age' with 'source of income' as part of an operational definition of retirement . An individual who retires is, therefore, one who withdraws from full-time labour and has access to retirement pension income (Atchley, 1983; Health & Welfare Canada, 1979; Wanner & McDonald, 1986).

This general definition has been used to determine patterns of retirement among workers in the labour force, but it does not account for how individuals deal with the event. Atchley (1983) advanced the view that an individual is socialized to retirement through a process that occurs over time. He stated that the process of retirement begins "when individuals recognize that some day they will retire" (p. 222) and moves through phases of preparation, decision-making, the event, and social adjustment. The focus of Atchley's process of retirement is the individual and his socialization to the event.

While this perspective of retirement may well fit those who retire as employees, it does not entirely account for differences noted in retirement among the self-employed. For those involved in ownership and operation of a business, retirement includes not only movement out of labour, but also movement out of the business enterprise (Rosenblatt, De Mik, & Anderson, 1985).

Defining retirement as a process that includes movement out of business enterprise has particular relevance for farm owners. The bond that ties the farmer to the land is one that is created over time and cannot be broken by a simple act of withdrawal from labour. In order to withdraw from the farm enterprise and yet ensure that the business remains in the family, the farmer must co-ordinate his exit with the entry of the next generation. The successful coordination of farm exit and entry is accomplished by the process of intergenerational transfer of the farm enterprise to the receiving generation (Boehlje, 1973).

Keating and Marshall's (1980) examination of self-employed couples residing in rural Alberta confirmed the existence of a process of retirement in which farmers and business owners, men and women moved through a developmental sequence in anticipation of the event. While the study advanced knowledge of the process of retirement among the rural self-employed, it was not until a later study of Alberta farmers by Keating and Doherty (1986) that the relationship between retirement, enterprise and family was clarified. The authors identified that, among farmers, retirement was a process that included not only the transfer of land ownership, but also the transfer of work and management responsibility between generations in a family.

The interrelationship of agricultural enterprise and family has important implications for the study of retirement from farming. For the farm owner, retirement represents an opportunity to leave farming while for children, it represents an opportunity to enter farming as an occupation. Although retirement from farming is dependent on a process of intergenerational transfer, researchers have tended to take the focus of individual movement out of labour and have not included issues related to movement out of the enterprise. (Dorfman & Hill, 1986; Keating & Marshall, 1980).

The pattern of intergenerational transfer among farm families may also vary based on ethnic origin. Salamon (1980) conducted studies among farmers of common ethnic origin and discovered differing familial patterns of transfer and succession which facilitated or hampered retirement and farm entry. German farmers, for example, were found to

transfer the farm early and had close relations with their families. Irish families, however, withheld transfer of the farm which resulted in family tension and fewer children remaining on the farm (Salamon & Lockhart, 1980). The focus of research in this field appears to be the transfer of ownership and researchers have not examined the relationship of other elements in the process such as transfer of work or management between generations.

While retirement from farming has been identified as being distinct from general retirement in the labour force in the minds of farmers by Keating and Doherty (1986), there is a need to gather more information on how the process of retirement is implemented in farm families.

Justification For The Study

Canadian farmers have indicated a great concern about retirement from farming. This issue was ranked second highest in importance among all non-economic items in a survey of 1,800 farm families across Canada (Agriculture Canada, 1987). While the reason for their concern was not stated, the reality is that farmers stay in the labour force longer than people in other occupations and also plan to do so, as evidenced by the lack of definite retirement plans (Goudy & Dobson, 1985; Keating & Doherty, 1986). The study of retirement from farming may assist in determining why farmers are reluctant to retire, given their concern with the issue.

In Alberta, Keating and Doherty (1986) noted that 42 percent of farmers are over 50 years of age and suggested that, in future, a great many farms will be sold or transferred. If this prediction holds true, the study of the process of retirement from farming and its implementation among farm families may be very timely.

Without an effective process of transfer, the enterprise itself may not survive beyond one generation. Lee and Cassidy (1981) observed that farming remains one of the few occupations where proximity of residence to one's family influenced occupational choice. While a son or daughter may elect to become a farmer, entry into the occupation is

dependent on the process of transfer. When the process of transfer is not initiated by the parent, the young may be forced to consider alternative occupations leaving the enterprise without the necessary labour resources needed to sustain itself (Hottel & Berry, 1978). Determining how the process of retirement is initiated may help in understanding difficulties experienced by the young in entering farming.

The examination of working arrangements between generations may also assist in understanding the process of retirement. Salamon, Gengenbacher, and Penas (1986) found that mutually beneficial working arrangements between generations led to greater harmony in families and continuity for the enterprise. As both generations stand to gain or lose in the process of retirement, research which focuses on the perspectives of both generations will contribute to greater understanding of it's impact on both family and farm (Carlson & Dillman, 1983; Weigel, Weigel, & Blundall, 1987).

It cannot be assumed that retirement itself is dealt with in the same way by all individuals in society. In a rare study of ethnicity and retirement, Wanner and McDonald (1986) found that ethnicity is related to both one's inclination to retire and actual timing of retirement. The authors recommended that "future research specify what it is about ethnic group membership that influences retirement patterns" (p. 671). The variation in retirement patterns among farmers of different ethnic origin has been the focus of the research of Sonja Sálamon in east-central Illinois. Salamon (1982) indicated that such examination is useful in that significant patterns of retirement from farming are brought into relief. While such patterns are generally present in every community, Salamon found that certain ethnic groups may favour frequency of a particular pattern and this can be brought to light through investigation.

Defining retirement as a process among farm family members has particular implications for the research problem, the literature review, and research methodology in this study. On a theoretical level, as the process of retirement takes place in the context of family and farm development,there is a need to clarify the interrelationship of family and

farm and to identify and define the concepts that can be included in the process. Based on the concepts developed in Chapter Two, existing literature can be examined and gaps in knowledge can be identified. Since a theoretical frame of reference for research in the area of retirement from farming has not yet been established empirically, the problem under study is approached from a qualitative perspective. In addressing the issue of cultural variation in the process of retirement, the process of retirement is examined in a setting where the process is occurring among a specific ethnic group.

Problem Statement

What is the process of retirement among Dutch-Canadian farm families in Neerlandia, Alberta?

CHAPTER TWO

CONCEPTUAL FRAMEWORK

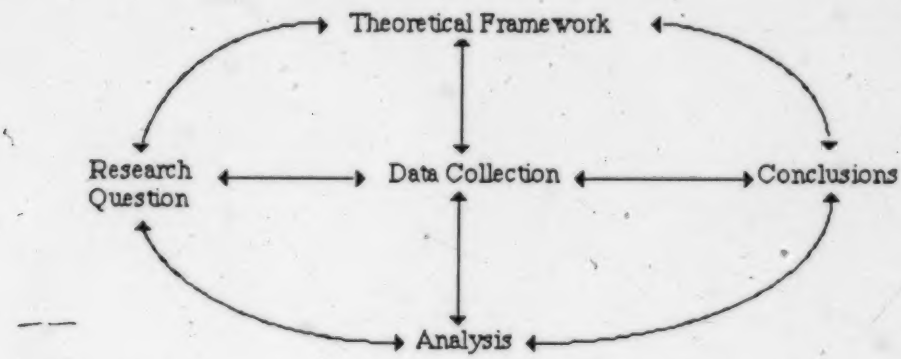
Introduction

In naturalistic inquiry, rich or detailed description of culture is the primary task of the researcher. In approaching this task, the researcher seeks to establish and understand his or her role in the social world he or she studies. This reflexive response allows the researcher to develop and test theory in an emergent and reactive process (Hammersley & Atkinson, 1983). The development of the research question, theoretical concepts, data collection, data analysis, and conclusions in this approach do not stand as individual processes, but represent a unity accomplished by the reflexive response of the researcher as outlined in Figure One.

This approach represents a departure from purely deductive and inductive forms of research. Kidder and Judd (1986) state that in deductive research, the researcher begins with a theoretical framework, formulates a hypothesis, deduces what the results should be if the hypothesis is correct and then gathers data to test the hypothesis. Inductive research, according to the authors, begins in the opposite direction and has as it's aim the generation of hypotheses rather than their testing. The researcher begins with observation of a phenomenon and generates hypotheses that fit the data. Hammersley and Atkinson (1983) suggest that neither approach "provides an adequate framework for social research" (p. 25). The authors recommend that, "by including our own role within the research focus and systematically exploiting our participation in the world under study as researchers, we can develop and test theory "(p. 25).

In this study, both forms of logic are used within a reflexive approach. The theoretical framework arises from the research question and reflects the researcher's

Figure One: The Reflexive Approach In Qualitative Research



interpretation of the problem in terms of existing theory. The concepts generated provide a vehicle for interpreting the literature, collection of data and finally the development of propositions.

Three basic questions which arise out of the problem statement need to be addressed in developing a conceptual framework of retirement from farming. First, what is the relationship between family and farm enterprise? Second, what is the process of retirement for farm families? Third, how does ethnicity influence the process of retirement from farming? These questions will be considered in terms of the theoretical framework of family development theory.

Family Development Theory

The term 'process' implies passage of time. Rogers (1973) proposed that a family development approach allows the researcher to analyze the family in terms of two time dimensions - historical time and social process time. Historical time can be counted in years and represents the broader view of changes in the family institution over the history of society as well as the changes that occur chronologically over the history of an individual family. Social process time examines the "periods comprised in the life space of a group or individual with a given process" (p. 13) and attempts to explain behavioral and structural changes which occur as the family moves through life history or career.

The definition of the family, in Roger's (1973) schema is:

> A semi-closed system of actors occupying interrelated positions defined by the society of which the family system is a part as unique to that system with respect to the role content of the positions and to ideas of kinship relatedness. The definitions of positional role content change over the history of the group. (p. 15)

Roles represent a set of expectations for a particular actor and when associated roles are combined for the individual, they form a position or location in the social system. Role content changes over time and as an individual moves through the life cycle, he or she may

be required to sequentially move through various roles. When the individual is considered at any one point in time, those roles which make up his or her position are considered as a cluster. If taken over the life of the group, the linking together of role clusters in a particular position represent that individual's positional career. Lastly, by linking all role clusters sequentially over the life of the group, Rogers (1973) arrives at the concept of the family career.

In developmental theory, the researcher attempts to analyze a problem in terms of differences in family life which are measured not in chronological time, but in processual time. The unit of measurement most typically used has been stage or, in the context of the family, family life cycle stages. Rogers points out that these stages are labels set arbitrarily by the researcher and represent, "periods in the family career which are internally homogeneous with respect to some characteristics of importance to the researcher who developed them and which also are differentiated from each other on these same characteristics" (p. 77). These stages are marked by changes in role expectations which come about by the family's movement through time.

As stated in the introduction, the focus of retirement among farm entrepreneurs is the co-ordination of exit of the farmer and entry of the next generation through a process of intergenerational transfer of the farm enterprise. This process is rooted in historical time in terms of the changes which occur chronologically in the business and the family, and in social process time in terms of the changes in role expectations of family members as they move through the life cycle.

The Farm Family

The interrelated positions of members in a farm family are specific to that system due to the merging of role content of positions associated with running the enterprise and role content of positions associated with the household or family (Bennett & Kohl, 1982; Kohl, 1976). Sachs (1983) wrote, "the family farm is the last vestige of a situation in

which the household is not physically separated from production. On the family farm, the family works together" (p.69). If the farm family were considered outside the context of the enterprise, roles of members would not differ greatly from that of urban families.

When the enterprise is considered as part of the analysis of role content among members' positions over time, the role content is expanded to include functions associated with the enterprise. The male and female members of a farm family play out both the traditional social roles of husband and father or wife and mother, and the economic roles associated with the enterprise of labourers, managers and owners.

The importance of changes in roles over time is particularly evident when children are considered. Children, in the early stages of farm family development are an important labour resource needed to maintain the continued economic viability of the enterprise (Bennett & Kohl, 1982). As a child matures, content associated with the position changes to reflect not only new role content brought about through the individual's development, but also the content associated with involvement in farm work. At later stages of development, a child may become the focus for succession as the operator exits through the process of retirement. During this stage, role content may change for both parent and child as one member exits and another enters the enterprise.

The merging of both economic and social components of behavior among farm families leads to the possibility of approaching research among this population from the perspective of combining two entities - the farm enterprise as a unit of production, and the household or family as the people and their relationships (Bennett & Kohl, 1982).

The Family And Farm Enterprise

The development of family and farm enterprise over time can be considered in terms the interrelationship of tasks or functions associated with the farm enterprise and those associated with the family. Bennett and Kohl (1982) proposed that the developmental cycle

for the family and farm enterprise can be traced by using the life cycle of the male proprietor in order to determine how farm enterprise and family cycles are interwoven.

In Bennett and Kohl's (1982) model, the farm enterprise and it's manager move through four key stages - establishment, development, maintaining and finally redevelopment as the manager retires and the farm enterprise enters a new phase of development with a new operator. The household or family, with their primary tasks of reproduction and socialization of members, moves through a cycle parallel to that of the manager and farm enterprise and is characterized by stages of courtship, marriage, birth and training of children and transfer of headship to the new operator. While the model addresses the interrelationship of family and farm enterprise through the life cycle, it does not deal completely with the concept of retirement as a process.

Boehlje (1973) proposed a similar model for research, termed the family-firm cycle, that was focussed on the relationship of farm enterprise and entrepreneur as they moved through parallel life cycle stages. In the entry or establishment stage, the entrepreneur evaluates the opportunities of farming compared to other opportunities in order to determine whether or not to enter the occupation. Once a decision is made, the entrant must acquire sufficient capital resources and managerial ability to establish a viable economic unit. During the growth or survival stage, the entrepreneur attempts to acquire or expand capital resources, maintain a debt-equity structure which will guarantee survival and, in latter stages of growth, consolidate gains and stabilize income.

According to Boehlje (1973), two processes are inherent in the exit or disinvestment stage - the process of retirement and the process of intergenerational transfer of property. During the process of retirement, the entrepreneur attempts to reduce management responsibilities while retaining sufficient control of farm assets to generate retirement income. At the same time, estate plans which will transfer property and management responsibility for the property are developed. Boehlje's (1973) view of retirement from farming is influenced by his approach to farm management . The

differentiation of the process of retirement from the process of intergenerational transfer of property may be attributed to the fact that, for Boehlje (1973), the primary focus of the retirement process is the security of the individual, while estate planning focuses on the farm itself. Kohl (1976) argued, however, that rather than a separation of goals related to family and to farm enterprise, there is a mutual dependence and states, "the agricultural enterprise goals are concerned with production; the family household is concerned with the maintenance and care of the household members. Each is dependent on the other" (p. 4).

Acknowledging interdependence between farm enterprise and family cycles may be very helpful in considering structural and behavior changes which occur in farm families. For the farm enterprise to continue as a family operation, the farmer must co-ordinate his or her exit with entry of the next generation through the process of retirement.

The Process Of Retirement

Retirement for farmers is accomplished through a process of transfer of the enterprise. Keating and Doherty (1986) have argued that the process of retirement is not only the transfer of ownership, but also the transfer of work and responsibility or decision-making. In this study, these three concepts will be viewed as distinct but interconnected elements in the process of retirement.

Farm work includes the tasks required of the operator on a day-to-day basis in order to maintain the enterprise. These tasks, depending on the type of farm operation, may be centered around the care of livestock, farm equipment and buildings or tasks associated with crop production. Such tasks may be undertaken solely by the operator or they can be shared with other family members. In the process of retirement, responsibility for specific tasks may also be transferred to a family member. Changes in work reflect the operator's involvement in tasks required to maintain the enterprise. Thus, at the outset of the farmer's career, the role of labourer may involve full responsibility for farm work. In time, as children are born and become physically able to take on tasks, the operator may

share or delegate tasks to children and decrease direct involvement in certain areas of farm work. Finally, as children reach maturity, responsibility for some or all tasks associated with the farm enterprise may be transferred and the operator moves to little or no active involvement in farm work.

The execution of tasks associated with farm work will not solely guarantee farm survival. The operator must make decisions which will impact not only on the short-term goals related to crop or livestock production, but also on the long-term goals of continuity and succession. Decision-making and the responsibility associated with decision making is conceptualized as farm management. Unlike farm work, management is exercised by control rather than degree of involvement. That is not to say that management cannot be shared. As Sachs (1983) and Kohl (1976) pointed out, many farm spouses share in the management of family farms. Similarly, in farms organized in partnerships or corporations, management may be more formally shared among other family members through the legal system. The degree to which management is shared or not shared is based on control and may vary over the lifecycle of family and farm enterprise.

The final concept included in the process of retirement is ownership. While changes in farm work and management must be determined through direct contact with farm families, ownership can be established outside the family through historical and archival records, particularly as it relates to farm property. Land registration of titles provides a clear indication of farm ownership over time. Other assets, such as farm machinery or equipment are also included in this concept. While it might be argued that one either owns property or does not, in a farm setting there may be degrees of ownership when all assets are considered. Title of the actual farm may be registered solely by the operator or shared with one or more members of the family. Farm equipment may be held solely or owned under a corporate arrangement with family members. In this study, ownership is defined as the degree of control over registered property and assets. The rationale for using control lies in the fact that the operator must make some decision

regarding ownership over time. In order for the farm to remain as a family enterprise, ownership must be transferred, either during the operator's lifetime or at death, to a family member. In the process of retirement, an operator may progressively move from high control or full ownership of all property at the beginning of the exit stage to low or no control of property at the end of the exit stage by sharing or transferring ownership to others in the family.

The process of retirement is conceptually stated as the inter-generational transfer of work, management, and ownership of the farm enterprise over time. Individual involvement in farm work and control over management and ownership are keys to this process. The process is viewed from a developmental perspective in terms of the position of family members at the exit stage of the family and farm enterprise cycles. At this stage in the family and farm enterprise cycle, the process of retirement is assumed to be a function of family dynamics in that it is not the individual who retires but the couple together. Thus, as the older generation moves into the exit stage, role content associated with the farm enterprise, such as labourer, manager and owner and content associated with the household, such as headship, are transferred to the next generation and the cycle begins again. Decisions regarding the initiation of the process and the degree of control exercised in transfer may be idiosyncratic to the family or part of a pattern established as a result of the family's interaction with the community and society.

Influence Of Ethnicity On The Process Of Retirement From Farming

It has been noted earlier that the household or family acts as a socializing agent for members. This function occurs in the context of both the community the family lives in and society at large. The ideas and meanings which provide people with a sense of identity are based on race, religion or nationality and are transferred from generation to generation through the socialization of members within the household. This is particularly true for families of certain ethnic origin. Gelfand (1982) indicates that "members of these groups

transmit their heritage, marry endogamously (within the group), and maintain a life-style distinct from that of the majority society" (p.14). Salamon (1985) suggests that it is ethnic identity which shapes the family context and determines how the process of succession or transfer takes place. She notes, "ethnic identity is, therefore, an extremely useful mechanism for identifying which family factors influence succession when groups of differing origins are found in similar contexts" (Salamon, 1985, p. 2).

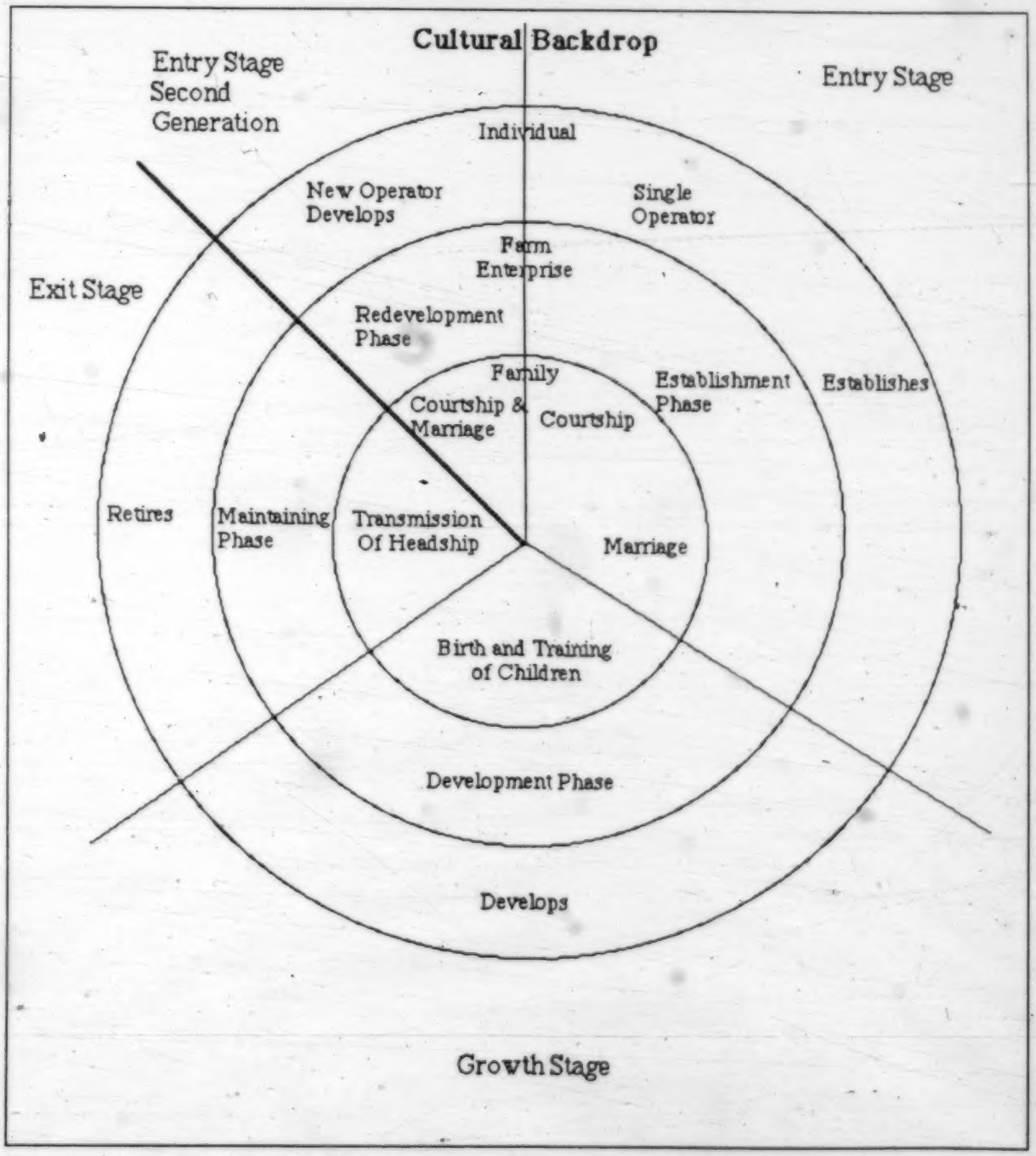
As ethnic identity and beliefs are transferred through socialization during the formative early childhood period (Epstein, 1978 in Salamon, 1985), one's heritage will influence decisions made throughout the family and farm enterprise lifecycles. Ethnic identity is considered in this study as the backdrop in which the family makes decisions through the family and farm enterprise cycles.

The Family/Farm Enterprise Developmental Cycle

By building on the ideas of Boehlje (1973) and Bennett and Kohl (1982), a cyclical model of family and farm enterprise development showing the inter-relationship of individual, farm enterprise and family cycles is proposed. Figure two shows the four major components of the life cycle of family and farm enterprise. The outer ring represents the cycle of the individual proprietor and indicates the three stages of entry, growth and exit that will be used in this study. The next ring represents the cycle of the farm enterprise and the inner circle represents the cycle of the family household. All three cycles of individual, farm enterprise and family are placed on a cultural backdrop in which decisions regarding family and farm enterprise are made.

As suggested by Bennett and Kohl (1982), the life cycle of the individual proprietor is the focus by which the researcher can determine how farm enterprise and family cycles are interwoven. At the entry stage, the operator begins as a single person and moves through an establishment phase by acquisition of capital resources and personal managerial abilities in the occupation of farmer. The farm enterprise cycle parallels that of

Figure Two: Family/Farm Enterprise Developmental Cycle



the individual and also moves through a phase of establishment in which the resources acquired by the individual over time become sufficient to produce a viable economic unit - the farm. In the family cycle, the entry stage is marked by courtship and marriage as the individual joins with a spouse to form a family unit.

During the growth stage, the individual continues to develop personal skills and resources. Additional resources acquired by the individual may result in further development or expansion of the farm enterprise through the addition of land or equipment. At the family level, the growth phase is marked by the birth of children and their socialization or training through labour on the farm.

Finally, the individual reaches the exit stage of the life cycle. In this stage, the process of retirement begins in which work, management and ownership are transferred to the next generation. In terms of the farm enterprise cycle, no additional expansion is undertaken and assets are maintained for eventual redevelopment by the successor. The family cycle during this stage reflects the changes brought about through the process of retirement in terms of a transfer of headship or authority to the next operator. As the new operator enters the courtship stage and marries, the cycle begins again.

The model is based on three assumptions. First, it is assumed that goals regarding allocation of resources at the individual, farm enterprise or family levels are shared. Bennett and Kohl (1982) noted that when goals are not shared, conflict could occur. In the absence of a shared goal regarding farm continuity, conflict might arise in a situation where a son or daughter is ready to assume control of the farm but parents delay the process of retirement. Second, since all three cycles are interdependent, it is assumed that events occurring on any one level will have implications at other levels. For example, the acquisition of additional land during the growth stage may require the individual and family to decrease demands for resources. Lastly, it is assumed that the process of retirement has implications for two generations of a farm family.

The process of retirement in this model is positioned at the individual level within the context of family and farm enterprise developmental cycles. As one generation exits the farm through the process of retirement, the next generation enters and family and farm enter a new stage of development.

Summary

Family development theory provides a frame of reference for the researcher which allows for consideration of changes in families in terms of two time dimensions. Historical time can be considered in terms of changes that occur chronologically over the history of the family and social process time can be considered in terms of the behavioral or structural changes that occur in roles of members as the family moves through it's life history.

Analysis of changes in roles among farm family members over time is made possible by approaching the family and the farm enterprise as a single entity in which social and economic components of behavior are merged. Retirement, in this perspective, entails a process of intergenerational transfer occurring in later stages of family and farm enterprise development in which three interrelated concepts are proposed. Retirement from farm work incorporates changes in the operator's involvement in tasks required to maintain the enterprise. Retirement from management reflects changes in the level of control over decision-making. Retirement from ownership reflects changes in the level of control over property and assets. The changes noted in each concept are important in relation to two parallel stages of family and farm enterprise development - the exit stage in which one generation exits the farm enterprise and entry stage in which the next generation enters the farm enterprise.

The application of a theoretical framework in qualitative research relates primarily to both the review of related literature and the research methodology used in addressing the research question. In the review of literature, the framework guides the researcher in determining both limitations and gaps in research which justify examination of the research

question. In qualitative methodology, the use of a theoretical framework is particularly important in selection of a setting where the phenomenon under study is most likely to occur, sampling, data collection, and analysis as highlighted in Chapter Four.

CHAPTER THREE

REVIEW OF RELATED LITERATURE

The process of retirement from farming, as defined in this study, incorporates three interrelated concepts as family and farm enterprise enter the exit stage of the life cycle. Retirement from farm work involves changes in involvement in tasks required to maintain the enterprise. Retirement from management reflects changes in the level of control over decision-making and retirement from ownership incorporates changes in the level of control over property and assets. These changes are brought about through a process of intergenerational transfer as one generation exits the farm and another generation enters.

Two additional factors which may influence the process of retirement may also be important. First, as this process is dependent on the ability of both generations to co-ordinate exit from and entry into the enterprise, relationship issues may be important to the implementation of the process among farm families. Second, decisions regarding transfer may be influenced by beliefs and behavior that are characteristic of a particular ethnic group.

Three areas are, therefore, addressed in the literature review in terms of the problem under study and the conceptual framework proposed in Chapter Two. First, what is known about the process of retirement in terms of the intergenerational transfer of work, management and ownership? Second, what is known about intergenerational relationships through the process of retirement? Third, what is known regarding the differences in decisions made in the process of retirement when ethnic origins are identified?

The Process Of Retirement

Intergenerational Transfer Of Work

Keating and Doherty (1986) in a survey of Alberta farmers found that farmers defined retirement in two ways, "real retirement is an end to work. It happens to urban people but not to them. Retirement for these farmers had a different meaning and included reduction but not necessarily cessation of work, responsibility and ownership" (p.79). The definition points to a major difficulty in perception of the phenomenon of retirement among farmers. Keating and Doherty (1986) considered the differences in definition as pertaining to retirement at the abstract or societal level or at the personal level. At the societal level, retirement was equated in the minds of farmers as the total absence of work. At the personal level, however, the authors indicated that farmers refer to retirement as the opportunity to partially withdraw from work and responsibility while maintaining the role and lifestyle associated with being a farmer.

For those in business, a separation between work and identity may be particularly difficult. Retirement, when it occurs, generally involves a transfer of the business and this can become problematic when an individual's sense of self is so closely tied to the enterprise (Rosenblatt, De Mik, Anderson, & Johnson, 1985). Kohl (1976) viewed retirement for the farmer as a crisis. In her study of 170 households in Saskatchewan, she found that most farm operators avoided retirement as long as possible. She stated, "since the role of the man is tied to the occupation, the transfer of control of resources from father to son involves 'giving up' the self, the identity" (Kohl, 1976, p.64).

Keating and Doherty (1986) reported that, for Alberta farmers, changes in farm work offered farmers an opportunity to decrease, but not totally withdraw, from work. The decrease appeared to be particularly related to the day-to-day demands of farm chores. In a further analysis of these data, Keating (1986) found that the reduction in farm work

provided opportunity for transfer to occur and signals the farmer's entry into the retirement process.

Intergenerational Transfer Of Management

Keating and Doherty (1986) found that Alberta farmers transferred management responsibility by decreasing responsibility and decision-making. In so doing, farmers reported greater freedom of choice related to their involvement in the farm enterprise. The transfer of decision-making may also be instrumental in determining occupational following by the next generation. Laband and Lentz (1983) found that sons who thought they had a significant influence in family decision making were nearly twice as likely to follow in farming as sons who were not.

Family relationships may also be influenced when children are not provided opportunity to share in farm management. Russell, Griffin, Flinchbaugh, Martin, and Atilano (1985) found that attempts to shift control between generations created tension in family relationships and concluded, "the younger generation may be striving for self respect, autonomy, and a greater share of responsibility, while the older generation is striving to maintain control of decision making and respect for past accomplishments" (p.361). The tension associated with the process of retirement may be seen as an added stressor in terms of the generally high level of stress associated with managing a farm (Hedlund & Berkowitz, 1979). Berkowitz (1984) defined farm family stress as 'an outcome which negatively affected the family's long-term goals' (p.3). His longitudinal study of 20 farm families discovered the 30 per cent of the sample were experiencing stress related to the transfer process.

Intergenerational Transfer Of Ownership

Transfer of farm ownership is important to almost all farm families (Anderson & Rosenblatt, 1985), yet little is known about the transfer process. For the young, it has

been found that entry into farming as an occupation is related to residing near the family of orientation (Lee & Cassidy, 1981) and is most commonly accomplished through intergenerational transfers of property and support (Bratton, 1976; Carlson & Dillman, 1983). It is the owner/operator, however, who decides when and how such a transfer might occur.

The findings on motivations for transfer are diverse and can be summarized as follows: desire to facilitate entry of young family members into farming (Kohl, 1976; Laband & Lentz, 1983); a desire to maintain family continuity in the farm enterprise (Bratton, 1976; Kohl, 1976); and a desire to retire on the part of the farmer (Boehlje, 1973; Keating & Doherty, 1986). Despite these motivations, researchers have indicated that most farmers put off transfer decisions as long as possible (Anderson & Rosenblatt, 1985; Boehlje, 1973; Keating & Doherty, 1986; Kohl, 1976). The delay in transfer of ownership may be related to a difficulty in separating economic and social roles. By the time the older generation approaches the stage where a transfer of ownership might be desirable from the perspective of the next generation, the parents may be reluctant to leave the land. Rosenblatt and Anderson (1981) commented on this reluctance:

> Farming occupies so much of one's time, and so much of one's apartness is obtained through work, that farmers are often unusually ill-prepared or ill-disposed to retire. Their identity with the farm and the land itself may seem inseparable from their identity otherwise, in which case retirement is especially traumatic (p.154)

When transfer is delayed by the older generation, the only method of entrance for the younger generation into farming may be by inheritance (Rosenblatt & Anderson, 1981). Whether or not the next generation inherits land is a function of the transfer of property through the legal system. Patterns of transfer can be established by examining legal records from a historical perspective. Friedberger (1983), in one such a historical study, reported four types of property transfer used among farmers in the cornbelt of the United States from 1870 to 1950. Inter vivos transfer involved a process where landed property

was transferred within the family before death of the head. Testate settlement included a process in which the head of the household drew up a will, and the property was transferred after the death of the testator according to stated wishes. Intestate settlement involved a process where no will was written and where the probate court administered the transfer of an estate according to the law. Finally, in situations where there was no intergenerational transfer, property was liquidated and sold.

Inter vivos transfer provided a clear statement of future intent to the offspring by the farmer and according to Friedberger (1983), perhaps the least opportunity for friction in intergenerational relations. While testate settlement ensured property was transferred according to the wishes of the deceased, it generated conflict among siblings as each child interpreted the settlement according to perceptions of what was 'fair' or 'equal' (Titus, Rosenblatt, & Anderson, 1979). In interviews with disputants in 14 cases of reported conflicts over inheritance, Titus et al. (1979) found that conflict within families arising over equal and fair distribution was more likely when there was an occupational implication for beneficiaries.

Finally, the absence of a decision on land transfer by the farmer (intestate or no transfer) has been associated with increased possibility of conflict, stress and bitter feelings among family members (Hedlund & Berkowitz, 1979; Rosenblatt & Anderson 1981; Russell et al., 1985; Titus et al., 1979). Friedberger (1983) found that only one-third of all families had some sort of planning mechanism worked out for intergenerational transfer and that ethnic families appeared to be more adept at this kind of behavior.

Keating and Doherty (1986) confirmed that the transfer of ownership was often the last stage in the process of retirement and was seen as least important by farmers in terms of their retirement. The authors cautioned that the potential for tension in the family was greater when transfer of ownership was withheld. For the older generation, stress may also result from the lack of an appropriate successor or difficulty in selecting a successor among a number of offspring. Anderson and Rosenblatt (1985) found that, in their study

of 23 farm families, over half of the offspring and one-third of parents reported transfer of family farm as a worry or concern to them. The presence of sons was also found to be significantly related to valuing family continuity among Alberta farmers (Keating, 1986).

Weigel, Weigel and Blundall (1987) examined stress, coping and satisfaction among 71 two-generation farm families. Several key differences were noted between generations. The younger generation was found to have more stress, feel less satisfied and perceive less family support. The authors suggest that one explanation for the differences between generations lies in the perception that the older generation sees the two-generation farm family as a team effort and concluded, "the younger generation may not experience this feeling of teamwork. Its members may see themselves as labour and their parents as management. They may not experience a feeling of control and hence are less satisfied" (Wiegel et al., 1987, p.47).

Stress and possible conflict among siblings may also occur in relation to the succession process. In the event no successor has been chosen, there may be stress among siblings in working together or completing farm tasks (Berkowitz, 1984). Generally, however, the absence of opportunity on the family farm forces other siblings off the farm, leaving one eligible offspring (Anderson & Rosenblatt, 1985).

Two strategies appear to be important in mediating both stress and conflict associated with transfer of farm ownership - open communication among family members about farm transfer and involvement in the decision making process (Bratton, 1976; Hedlund & Berkowitz, 1979). In a study of 28 families in Western Minnesota, Anderson and Rosenblatt (1985) found that conflict was more likely to be reported by offspring than by parents and concluded that many of the tensions in relationships associated with land transfer could be avoided if 'planning had been early, if planning had involved open discussion and if feelings had been openly expressed and acknowledged' (p.24).

Individual family members may mediate conflict arising out of the transfer process. Within the farm family, the mother appears to play a key role in bridging the gap between

fathers and sons (Russell et al., 1985). In addition to her peacekeeping role, the mother can also be influential in the transfer process by encouraging transfer or retirement (Barnes and Hershon, 1976; Kohl, 1976).

Very little is known about the impact of the transfer process on the daughter-in-law in the family. Kohl (1976) found that daughters-in-law, like the mothers, play a buffer role between father and son. Russell, et al. (1985) suggest that the daughter-in-law, being a relatively recent addition to the family, has the least amount of influence in family affairs. They state, "...daughters-in-law may occupy an especially vulnerable position; one that is highly stressed, but one with relatively more limited access to or familiarity with coping strategies and social support" (Russell et al., 1985, p.373).

Transfer of farm ownership is an integral component of the process of retirement from farming involving intergenerational exchange of property and support by which the older generation relinquishes control over farm assets. Despite such personal motivations for transfer as farm entry for the young, family continuity and retirement, farmers appear to withhold transfer as long as possible. As a consequence of delayed transfer, family relationships may be characterized by increased tension, stress and lower satisfaction in relationships as perceived by the younger generation and generally lower perceived tension, stress and higher satisfaction in relationships among the older generation.

Summary

A number of gaps are evident from the literature. The apparent reluctance to transfer the farm is clearly documented, but the reasons which would explain such reluctance are not articulated. In much of the literature, retirement and farm transfer are terms which are used interchangeably. Assuming that transfer of ownership is simply one interrelated concept in the process of retirement from farming, as suggested in the conceptual framework, there is a need to establish the relationship between work, management and ownership. Also absent from the literature is information on the

perspectives of the younger generation on the issue of retirement from farming. More detailed information on the roles of individual family members in the process may assist in clarifying how family relationships develop and change over time.

The Influence Of Culture On The Process Of Retirement

Socialization of the young into farm family enterprise is a major influence in assuring continuity, commitment, and the eventual transfer of control and power at retirement. Ethnic identity takes shape within the socialization process and it has been documented that particular patterns of retirement and farm transfer can be transmitted from one generation to the next (Salamon, Gengenbacher, & Penas, 1986). Decisions regarding retirement may be less a factor of individual choice than the product of the process of family socialization (Salamon & O'Reilly, 1979).

Intergenerational Transfer Of Work

Salamon, et al. (1986) found that succession in farming occurred in stages in which the family farm evolved into an intergenerational operation. The focus of the first stage is testing in which children proved their worth as farmers by demonstrating a capacity for work. During this stage, parents controlled the farm enterprise while their children provided the labour. The authors found the length of time in this testing stage varied among farmers of Swedish and Yankee origin. Yankee farmers required an extensive period of testing in which entrance to the farm was not automatically assumed. In contrast, Swedish farmers saw the testing stage as a period leading to eventual take-over of the business. The period of time involved in the testing stage was also much shorter for Swedish children as parents encouraged children to grow independently in a working relationship.

Salamon (1978) noted a process of early retirement among German farmers. The first stage of retirement among this group was withdrawal from the fields which occurred after the younger farmer got married and assumed responsibility for this aspect of the farm enterprise. Early retirement can also be associated with a sense of obligation on the part of the farmer to ensure establishment of the next generation on the land (Salamon, 1980). Salamon and Lockhart (1980) identified two types of farmers of German descent in terms of prerogatives were used to keep young people on the farm. In terms of the transfer of work, the prerogatives included the amount of labour contributed by the parents to the enterprise. In both type one and type two families, labour gradually diminished but the transfer of work to the next generation had quite different purposes. Among type one families who maximized their prerogatives, the diminishing of work was undertaken to integrate children into the farm. Among type two families, in which prerogatives were restricted, children served as salaried hired hands with no expectation of eventual ownership. This type of transfer resulted in children working off-farm or leaving until the operator died or became ill.

Intergenerational Transfer Of Management

Among Swedish and Yankee farmers, the transfer of management is the midway point in the retirement process and was also the longest stage (Salamon et al., 1986). Children of Swedish families reported that decision-making was more shared although when parents and children worked together, the parents were more likely to still direct their children. Salamon, et. al. (1986) indicated that among Yankee families, however, this phase was one in which independence was brought about by attempts at gaining control from the parents.

Prerogatives regarding management among German farmers included control over daily and long-range decisions. Salamon and Lockhart (1980) found that type one farmers

gradually yielded control to the younger generation over daily management and long-range decisions while type two farmers retained control. The authors reported:

> Elders with no "game plan" for retirement have difficulty giving up daily management even after land is rented to their children. They visit the fields often and demand to be consulted even on minor decisions. (Salamon & Lockhart, 1980, p.329)

For children of such parents, only farm work was transferred while management authority was maintained until death.

Intergenerational Transfer Of Ownership

Stage three of the retirement process according to Salamon, et al. (1986) was described as the takeover phase. Swedish children accomplished this stage by owning their own equipment and becoming a lessee on rental land with their parents as landlords. Yankee parents permitted their children to take-over family land but maintained control over the farm.

For German families, achieving equity for sons and daughters through the intergenerational transfer process approaches a community ideal as expressed by members of the Heartland community studied by Salamon and Keim (1979). Salamon and O'Reilly (1979) suggested a developmental cycle, based on this ideal, as a method for determining a typology of farm families that included: socialization of all children to become farmers; accumulation of sufficient land during active farming years to enable each child to receive approximately 200 acres; farming begun after high school graduation on land rented from parents and other kin; transfer of some land by parents to children subsequent to marriage of children; retirement of parents as early as age 55 associated with a move into town when one child takes over the homeplace; and, gradual transfer of land financed by parents until only 80 to 100 acres is retained for retirement support. (p.531).

Salamon and O'Reilly (1979) identified four types of farmers of German background on the basis of this developmental cycle. Expander farmers undertook accumulation of land over their lifetime with transfer to child at marriage and planned early retirement. The possibility of early entry and early retirement in this type assures that the young were kept on the farm and the ethnic community preserved. Conservator farmers undertook little or no expansion of their land and retained control until their death. Retirement was unplanned and the son was more likely to receive the estate in late life (at 50). Pragmatist farmers rent more land than owned and were characterized by efforts to maintain the homeplace. While retirement was planned, it was likely that there would be only one farmer in each generation. Converter farmers accumulated no land beyond their existing holdings which were usually inherited. Early retirement was accomplished by using non-nuclear family to rent and the farm was sold with little likelihood of any further farmers in each generation.

Inheritance beliefs and practices are also strongly influenced by culture. In a comparative study of German and Irish families, Salamon (1980) identified two traditional forms of inheritance which were still being used: impartible inheritance, where resources pass undivided to a single heir; and, partible inheritance, where the resources are divided equally among more than one heir. Among German families, partible inheritance resulted in smaller farms, greater contention among siblings and early retirement for the farmer. Irish families used impartible inheritance. This generally resulted in larger farms, greater out-migration of children, resentment between father and son, later retirement and greater sibling support for heir.

A study by Salamon, et al. (1986) compared families of Swedish and Yankee (British) descent. The Swedish pattern of succession was characterized by formal father-son working agreements, assistance in obtaining rental land and generally good relations. The use of the impartible inheritance system among Swedes, however, resulted in greater suspicion among siblings out of concern for equitable settlement. Within Yankee families,

succession appeared to occur in an atmosphere of conflict as the father was reluctant to relinquish control until the son had proven his worth.

In considering the roles of other family members, Salamon (1982) found that among large Irish families, sibling team relationships in farming were characterized by greater equality in decision making and perhaps less stress than the traditional father/son farming agreements among German families. For women in the German community, land is a source of power and prestige. Salamon and Keim (1979) found that almost 60 percent of women who controlled land were widows. Land ownership for these women assured a binding of the family to the widow although actual control was generally given to men.

Summary

The studies point out attributes and influences of ethnicity in which effective retirement timing, intergenerational transfer of farm ownership, and succession provide harmony between generations, early retirement for father, early transfer and control of farm for son, and support for the son by siblings. The study of retirement and farm transfer among specific ethnic groups appears most useful in bringing out patterns in these processes which occur over successive generations. While these patterns exist generally in the farm population, they are often overlooked when ethnic identity is ignored. In these studies, ethnic identity was determined by establishing the countries of origin for original settlers to an area.

As is the case in the literature on retirement from farming, farm transfer is frequently the focus of research. Information on ethnic influences on other aspects of the process of retirement from farming such as work and responsibility, are missing. The research undertaken in this area is particular to one author and requires further study and development, particularly in Canada as no Canadian study has yet identified cultural influences in the process of retirement from farming.

Conclusions

The review of literature confirmed that, among farm families, it is possible to view retirement as process of intergenerational transfer of work, management and ownership. Retirement from work is defined in Chapter Two as changes in tasks required to maintain the enterprise. From the research, it appeared that farmers decreased involvement in fieldwork and chores but that they did not totally withdraw from work. The transfer of work may be associated with a 'testing' period as noted by Salamon, et al. (1986), in which children must demonstrate their ability to assume responsibility for management and ownership. Changes in work would appear to signal the beginning of the retirement process and provides an opportunity for the one generation to exit as the next generation enters the farm enterprise.

Retirement from management, as defined in Chapter Two, incorporates changes in the level of control over decision-making. Decision-making among farmers, as observed by researchers, involved the control over both short term and long range decisions. In the retirement process, control over decision-making was transferred by the parents willingly, or as Salamon, et al. (1986) observed, could be wrested by children and yielded reluctantly by the parents.

The transfer of ownership appears to be the the last step in the process of retirement. As defined in Chapter Two, retirement from ownership involves changes in the level of control over property and assets. While it would appear that farmers feel this aspect of the process of retirement is important in relation to continuity and entry of their children into farming, studies have reported a reluctance among farmers to take this final step. For the young, however, transfer of ownership represented the means of entry into the occupation of farming.

As the processes of retirement occurs in the context of two generations in a farm family, the nature of family relationships may change over time. Successful retirement was characterized by open communication and shared decision making among parents and

children, ensuring continuity and commitment to farming by the children. The delay in intergenerational transfer resulted in increased conflict and stress in the relationship between generations. Where intergenerational transfer occurred between father and son, other family members, including the mother and daughter-in-law, may act as buffers or mediators in the relationship. During the selection process of a successor, sibling relationships could be strained and conflict in sibling relationships was most likely to occur where there had been no transfer and where there was a dispute over equal and/or fair settlement and inheritance.

Although the review of literature on cultural influences in the process of retirement focused on the work of one author, the research confirmed the existence of a process of retirement among farmers of different ethnic origin. The implementation of this process, however, varied among different ethnic groups based on behavioral patterns established over successive generations.

Implications For Study

Based on the review of literature, there is a need to examine the processes of retirement from the perspective of those family members who are involved in order to develop a clearer understanding of the interrelationship of the key concepts of work, management and ownership. While the impact of the process on farm family relationships has been examined, there is no indication as to the underlying patterns which would explain why farmers initiate, delay, or avoid retirement. There is also little evidence regarding the sequence or order related to changes in work, management or ownership during the process of retirement.

The roles and perspectives of individual family members has only been speculated on in the research. Although it is generally assumed that husband and wife are co-owners and and managers of the farm, the retirement process is perceived by researchers as being the specific prerogative of the male. The role of farm women in the processes of retirement

has not been documented, pointing to a need to determine the views and actions of farm women in the retirement from farming. Both generations of farm women have specific stakes in the outcome of the retirement process, yet little is known as to their relative influence or effect on the process.

For children, the process of retirement is the key to farm entry. While the literature indicated the impact of delayed retirement on the children, little is known of their perspectives toward these issues in terms their own retirement and that of their parents as it relates to transfer of work, management and ownership of the farm.

In the past, research in this field has tended to center on the farm entrepreneur in isolation from the farm family and from the larger context of ethnic background. Research is now needed that examines the processes of retirement in a more holistic manner. By examining individual and joint perspectives held on these issues among a group of farm families of one ethnic background, a clear and deeper understanding of the process of retirement from farming can be determined.

While recent research would support the concept of retirement from farming as proposed in Chapter Two, it's application in an integrated model of individual, family and farm enterprise development has not been tested. In order to determine whether such a perspective is appropriate in considering farm families, a qualitative methodology for research is proposed in Chapter Four.

CHAPTER FOUR

METHODOLOGY

The first point of reference for methodology in the qualitative tradition is the research question. Stated again, it is: what is the process of retirement among Dutch-Canadian farm families in Neerlandia, Alberta?

The Setting

Hammersley and Atkinson (1983) define a setting as a "named context in which phenomena occur that might be studied from a number of angles" (p. 43). The research setting for this study was the farm region surrounding the hamlet of Neerlandia, Alberta. The area, consisting of townships 60 and 61 of the County of Barrhead, was homesteaded in 1911 by a group of 50 Dutch immigrants who wished to preserve their cultural heritage. Today, second, third, and fourth generation farmers continue to farm in the district (Neerlandia Historical Society, 1985).

The setting was judged, on the basis of the research question, to be appropriate in that it allowed the researcher to seek an understanding of the process of retirement among a group of farmers who have descended from original settlers to the area; provided a single cultural backdrop (Dutch) in which the process of retirement has and is occurring; and, was accessible to the researcher.

Access

As the researcher is not from a farm background, is from the "city", and is a student, access might normally be difficult in a rural farm community. Access to the setting was facilitated by three factors. First, the researcher was known to many of the residents through his role as director of a children's choir. The choir has performed in the hamlet of

Neerlandia on two occasions and an album produced by the Choir was circulated throughout the district in 1986. In addition, the researcher was born in Holland and can understand and speak Dutch.

Second, the Christian Farmers Federation of Alberta agreed to act as sponsor for the research. The Federation has a local chapter representing farmers in the Neerlandia district. Finally, a history book compiled by the Neerlandia Historical Society had been completed in 1985 and was available to the researcher. The book provided detailed information on settlers and their descendents.

Ethical Considerations

As the research was being undertaken in an area where members of the community knew one another well, the primary ethical considerations undertaken in this research included anonymity of participants, informed consent, and avoidance of bias in the results. In keeping with these considerations, the following procedures were utilized. As members of the sponsoring committee had been briefed on the nature and background of the research, no member of the sponsoring committee was involved as a participant in the study. All members of the sample were provided with a letter informing them of the nature of the study, benefits of participation, and researcher expectations (see Appendix A). Following receipt of the letter, members had the option of participating or requesting no further contact by the researcher.

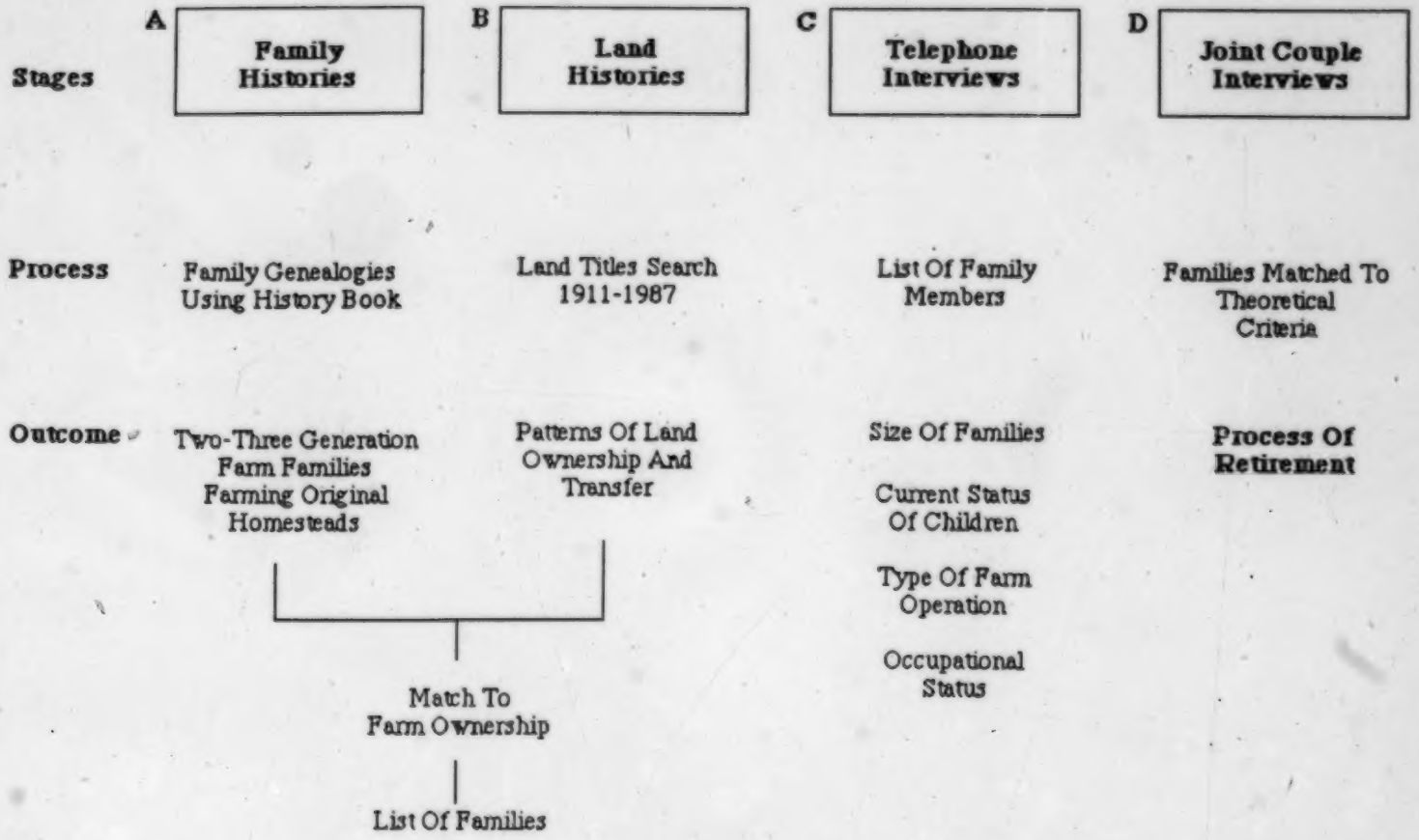
Anonymity of participants was assured by coding of records, tapes and logs and assignment of pseudonyms in final typed transcripts of interviews. A master list of participants was stored separately from the data. Following completion of the study, the master list was destroyed and tapes were erased. Finally, the study was reviewed by the Ethics Committee of the Faculty of Home Economics, University of Alberta.

Sampling

Sampling in qualitative methodology is determined by where the phenomenon, in this case, retirement of Dutch-Canadian farm families, is found to exist (Chenitz & Swanson, 1986). Two tests for sampling are appropriateness and adequacy (Morse, 1986). Morse (1986) has indicated that appropriateness refers to the degree in which the method of sampling 'fits' the purpose of study as determined by the research question. It takes the form of theoretical sampling in qualitative research. This form of sampling allows the researcher, once he is familiar with the setting and the informants, to deliberately select informants that meet the theoretical needs and direction of the research (Morse, 1986). Adequacy refers to the sufficiency and quality of data. Morse (1986) specifies that adequacy is attained when, "the researcher gains understanding of the situation or setting, obtains coherence, does not collect any new information and cannot locate negative cases" (p. 186).

For the purpose of this study, the theoretical criterion for sample selection was the two-generation farm family consisting of father, mother, son, or daughter and spouse. Weigel, Weigel and Blundall (1987) extended this definition to describe the working relationship of farm family members. Their definition included a father and mother actively involved in farming, either through management, operation, or ownership, with the younger generation. The younger generation consisted of an adult son or daughter and his or her spouse . In order to establish whether patterns of retirement may be related to cultural traditions passed from one generation to the next, it was decided to limit the sample to those two-generation farm families that had continuous ownership of the land for at least two generations. The community of Neerlandia afforded the researcher an opportunity to combine a number of sources of data in determining the sample. As such, a four stage sampling model was developed (see Figure three).

Figure Three: Sampling Model



Stage A - Family Histories

The Neerlandia History Book was the primary source of data at the initial stage of the research. The book provided a brief profile on residents in the Neerlandia district since the community was founded. By eliminating those families who only had been in the district for one generation, a core list of families representing those who had farmed in the area for two, three and four generations was compiled. A genealogy on each family was then developed indicating births, marriages and deaths and the movement of land between family members.

Stage B - Land Histories

Early in December, 1911, about twenty men made a trip to the area of Townships 61 and 62 in order to evaluate the possibility of forming a community in that area. The Neerlandia Historical Society (1985) described the process used for establishing the first homesteads:

> The men had noted the quarter sections they thought suitable for farming. To divide up the land in a fair and orderly way, they put the quarter numbers of the good sections of land into a hat. Each man picked a number from the hat and that became his quarter. These men formed the group whose determination was responsible for the beginning of a new community. (p.48)

The history book provided legal descriptions of the original homestead properties as well as the names of the owners. A sample family was drawn from the familiy geneologies which had three generations where the grandfather had been one of the original homesteaders, a son was farming and a grandson was farming the original homestead. A title search at the Provincial Land Titles Office was conducted to determine what data could be obtained. What emerged was a record of transfer through the family which provided a way to follow the land from patenting to the present.

Of the original twenty homesteads, twelve were selected for searches on the basis of continuous family ownership to the present time. Twelve further searches were conducted on land that had been filed between 1911 and 1930 where the families or relatives remained on the land and were farming. A final group of title searches was conducted on land that had been in the family for at least two generations. Land histories were developed on a total of 45 quarter sections.

Patterns Of Land Ownership And Transfer

By working with both family genealogies and land histories, data were collected and analysed in three areas. In order to arrive at the circumstances at the time of transfer a coding system was developed and applied to the data. The division of land and ownership changes were noted from each transfer record Finally, by comparing the date recorded on the transfer record with the dates of birth from the family genealogies, the age of owners at the time of transfer was recorded.

Circumstances At Transfer. Three of four types of transfer as proposed by Freidberger (1983) were utilized in coding the data from the land histories. The coding categories included inter vivos transfer, in which the land was transferred by parents to children before their death. Testate transfer included those transfers that occurred after the death of the one parent, according to his or her wishes. The final coding category, intestate transfer, applied to those transfers where no will was written and transfer was administered by probate court.

Land Division. In order to determine whether land was passed 'whole' or 'in part', records for each home quarter were examined. If the quarter was divided, the land was deemed to have been transferred 'in part' and the two or more parcels were then followed individually through to the time of study. Ownership changes on the land were coded by using existing legal transfer terms including sole tenancy to joint ownership, tenants-in-common, and changeovers from sole ownership to corporate ownership

Age At Transfer. By matching the year of transfer indicated on the land title certificate to the date of birth of owners as recorded in the history book, the age of new and previous owners at transfer was determined The ages of previous and new owners were then totalled and averaged to arrive at the average age of transfer and receipt for the sample.

Stage C: Telephone Interviews

The matching of family genealogies and land histories provided a list of 65 families that were recorded as owners on land titles. Addresses of these families were obtained from the area telephone directory and each family was sent a covering letter from the Christian Farmers Federation introducing the researcher and encouraging participation and a letter from the researcher informing them of the nature of the study, researcher expectations, benefits of participation and a copy of the telephone interview protocol (see Appendix A).

Families were given two weeks to consider whether or not they would become involved in the research. Interviewers began the telephone interview by asking whether or not the family wished to be involved. If the family did not wish to be involved, no further information was collected. If the family agreed to participate, basic demographic information was collected including number of children and ages, current residence of children, occupational status of the couple and type of farm operation. As most families were on 'party lines', the protocol was limited to information which would not be judged by participants as confidential. A total of 43 families (66.15%) agreed to be available for interviews and provided information on their families and farm.

Stage D - Final Sample Selection

The forty-three families who agreed to participate were then matched to the family genealogies and arranged according to their lineage. A total of 24 families representing

twelve pairs of two-generation families fit the theoretical criterion for the study and comprised the final sample for interview selection.

Interviews

An interview protocol was developed based on both the theoretical framework and review of literature. A number of key questions were developed which participants were asked to reflect on. With respect to the process of retirement, participants were asked to reflect on changes in work, management and ownership. Participants were asked to consider the meaning of retirement in terms of a general meaning of retirement from farming, the circumstances of a retirement in their family, and an ideal retirement as they would perceive it to be for themselves. In order to get a perspective of future goals, participants were asked what their hope for their children was at the time of the study.

Joint Couple Interviews

In attempting to seek information on the process of retirement, joint couple interviews were identified as the best vehicle for collection of data. Allan (1980) has suggested that husband and wife interviews can provide insights that are hard to obtain from individual interviews:

> "This form of interviewing affords an opportunity to witness how the couple perform together, how they attempt to support and influence one another and how they cope with disagreement" (p.208).

While joint interviews can increase the credibility of data and can provide information superior to data collected in individual interviews, the process is not without limitations. Specific limitations as identified by Allan (1980) include: the sensitivity of the topic under discussion in that the more sensitive the topic, the less likely informants will feel free to be

frank and open; a greater need for rapport and cooperation between the couple and the researcher; and, the possibility of one member in the couple dominating the discussion.

In order to establish the interview procedure for Neerlandia farm families, a meeting was held with the local sponsoring committee. The committee was asked whether joint couple interviews would be acceptable to the families in the area. Members felt that such interviews would pose no difficulty for the researcher. It was decided, however, to interview the parent generation separately from the younger generation in order to allow for greater frankness among couples in their discussion. This was of particular concern for interviews with the younger generation. As these couples would be reflecting on the actions of their parents and grandparents, it was felt more accurate information on the retirement process could be obtained by interviewing couples separately.

Joint couple interviewing was found to be most helpful in determining the process of retirement. The topic was not judged to be sensitive by couples. Instead, they found it "difficult" or "hard" to describe. Both husbands and wives sought confirmation from one another and, in some cases, corrected each other. Both members of a couple were given opportunity to participate in discussion although in interviews with the fathers, mothers frequently took a less active role than their husbands. Couples were generally relaxed and frequently used humour.

Data Collection And Analysis

As noted in the introduction, the process of data collection and analysis are undertaken together and reaches closure through negative case analysis. Kidder and Judd (1986) describe this process, "negative case analysis takes the place of statistical analysis and requires that the researcher look for data that would disconfirm the hypothesis. When a single negative case is found, the (researcher) revises the hypothesis so that it accounts for that case" (p.179). When no negative cases can be located, categories provided by the data and the analysis are deemed to be "filled" and data collection ceases (Morse, 1986).

Should a negative case be located, the theoretical model is revised to reflect the new data and data collected previously.

Data Collection began by selecting three family pairs that reflected the range of the sample by considering the age and occupational status of the parents. Additional pairs were added as couples were available. The interview process was managed in the following manner. The first four interviews allowed the researcher to determine the weaknesses and strengths of the interview process and the relevancy of the questions asked in relation to the research question and formed the testing stage of the interview process. These interviews were transcribed and circulated to colleagues for review. Based on these initial interviews, a major weakness was noted in that participants appeared to have a different frame of reference from the researcher with respect to work and retirement. In order to develop a shared understanding of terms used the interview process was adjusted to allow researcher and participant to jointly define work and thereby see changes in work brought about by retirement and transfer.

The procedure involved developing a graphic representation of the farm. Subsequent interviews were begun by having participants describe the farm at the the time they were eight years old. As buildings, land and livestock were noted, work involved in the farm was named and defined and changes brought about by retirement were identified. A total of seven interviews comprised this second stage of the process.

Key terms used by participants to describe the changes brought about by retirement in the second stage were again used in interviews 12-13 but now were plotted on a piece of paper as a continuum to reflect the process described by participants. The outcome was a model of the process of retirement which included a number of key themes which were common to previous interviews. The identification of the process of retirement in these two interviews was made possible by the fact that the couples interviewed represented a three-generation farm family in which only one son had been born in each generation. The presence of only one son in these families enabled the researcher to identify the expansion

period which characterized families with a number of sons. The two interviews represented a turning point in the research study and led to the fourth stage of interviews.

The last four interviews were used to check variations of the model and seek a 'negative case'. Following each interview, couples were shown the model and asked to point out any areas in the model which they felt would not fit their understanding of the process of retirement. No further information was added and after interview eighteen, the categories developed were considered filled.

Data Management

Data collected were handled through three sets of files developed by the researcher. Mundane files included basic information about the participants in the study. Analytic files included the data collected, emerging categories discovered and hypotheses generated. The field log and notes included a chronological record of the study.

Research Evaluation

In naturalistic research, meeting tests for rigor is a requisite for establishing confidence in the outcome of the research. Guba and Lincoln (1983) identified four basic concerns which need to be addressed: truth value - how can confidence be established in the 'truth' of findings; applicability - how can one determine the degree to which the findings may have applicability with other contexts or subjects; consistency - how can one determine the degree to which findings could be replicated with the same or similar subjects in the same or similar setting; and, neutrality - how can one establish the degree to which the findings reflect the subjects and not the biases, motives or interests of the researcher (p. 103-104).

In ensuring that findings have truth value, qualitative research should be concerned with testing the credibility of findings. In this study, credibility was accomplished by the use of multiple sources of data; cross-checking of data for accuracy by using joint or couple

interviews and archival data; testing of data over repeated observations in seeking a 'negative case'; and, testing data and emerging concepts with sources to determine relevance through: use of the sponsoring committee as a surrogate for the participants; use of colleague review; and, use of informants themselves.

Applicability of the findings is determined by how well the hypotheses generated "fit" contexts outside of the research setting. Generally, in qualitative research, it is up to the audience to determine what application the research outcome has to other contexts or settings (Guba and Lincoln, 1983). The presentation of a theoretical model which is based on credible findings provides other researchers with the opportunity for testing. The final fit of the research undertaken can only be determined over time and on the basis of future research. Consistency in the study provides for the potential of auditability whereby another researcher can test the findings for consistency and come to the same conclusions. Key tests for consistency include the maintenance of the field log and related notes.

Lastly, neutrality is approached by Guba and Lincoln (1983) through confirmability. The key to confirmation lies in the data particularly when multiple sources of data are examined, repeated observation and interviews are conducted and reactive effects of the researcher are noted in the field log and notes.

CHAPTER FIVE

FINDINGS

The findings reflect data collected through the four stage sampling model outlined in chapter four and are presented in two sections. The first section presents the findings on data collected in the first three stages of the sampling model and outlines the actions of selected families in the Neerlandia region from its founding to the time of study. The second section presents a model of the process of retirement which was developed through joint couple interviews and an analysis of the model using case studies on two families consisting of a father, mother, son and daughter-in-law.

Section One

Historical, Archival & Demographic Data

As noted in chapter four, land histories were developed on a total of 45 quarter sections and genealogies were charted on the families and their descendents who were residing in the region. These quarter sections represented the original homestead properties of settlers to the region. By working with both the family genealogies and the land histories, data on circumstances at transfer, land division, and age at transfer were collected.

Circumstances At Transfer

By applying the coding categories developed by Friedberger (1983) against the total number of transfers since settlement of the region, the dominant types of transfer were identified (Table one, Appendix B). The majority of transfers (71.05%) were inter vivos transfers in which property was transferred before the death of one or both parents. Of

these transfers, 46.3% involved transfers between father and son. The second most common form of transfer was testate transfer which occurred after the death of one of the parents according to his or her wishes. Testate transfers represented 12.5 percent of the total transfers. The least used method of transfer was intestate transfer (2.63%). In these cases, the transfer was administered by probate court. The remaining transfers involved division of land among family members (6.58%), changes in ownership from sole tenant to joint ownership or corporation (6.58%), and one transfer which could not be coded.

As noted in the literature review, inter vivos transfer provided a clear statement of future intent to the offspring by the farmer and thus, possibly the least opportunity for friction in intergenerational relationships (Friedberger, 1983). As a high percentage of transfers were accomplished during the lifetime of the farmer, it was expected that Dutch-Canadian farm families would be characterized by an absence of conflict and stress associated with farm transfer.

Land Division

From the land histories (Table two, Appendix B), it was established that the homestead was primarily transferred undivided or whole. Ownership changes on the land involved changes from sole tenancy to joint ownership among husband and wife (76.31%), tenants-in-common among family members (7.98%), and changeover from sole ownership to corporate ownership within the family (15.79%). Salamon (1983) identified two forms of inheritance practice which were influenced by culture. Impartible inheritance practice allows resources to pass undivided to a single heir, whereas partible inheritance practice results in equal division of resources among more than one heir. While it initially appeared that these farmers utilized an impartible inheritance practice, no conclusions were drawn as the data collected did not indicate the total holdings of a particular family farm. As land passed to family members during the owners' lifetime, it was expected that land

transfer between generations would not be considered by Dutch-Canadian farmers to be a function of estate planning but a goal of families during their lifetime.

Age At Transfer

By matching the year of transfer indicated on the land title certificate to the date of birth of owners as recorded in the history book, the age of new and previous owners at transfer was determined (Table three, Appendix B). As land transferred to daughters (n=7) was registered in the son-in-laws name and followed his lineage, the calculation was limited to those transfers that involved a father and son (n=41). Average age at transfer of fathers was 63.98 years and of sons was 31.32 years. In reviewing data from both land histories and family genealogies, it was noted that the home quarter was often passed to the youngest child in the family. Using Salamon and O'Reilly's (1979) typology of farm families as a comparative point for analysis, it would appear that Dutch-Canadian farm families fit most closely to Expander type families where early entry and early retirement are the primary characteristics of the process of retirement.

Demographic Information On Families

Basic demographic information was collected on 43 of 65 families (66.15%) that agreed to participate in the study. Family size (Table four, Appendix B) averaged 5.2 children in the second generation (those children born to the original homesteaders) and 4.2 children in the third generation. Approximately, half of the children in the second generation were farming or still at home (Table five, Appendix B). One-third (29.8%) had emmigrated from the area. The majority of children in the third generation were still at home (84.9%).

Nearly 70 percent of the sample reported full-time involvement in the farm (Table six, Appendix B). Ten couples (23.8%) indicated they were retired. Very little off-farm labour was reported in that only 4.8 percent of husbands and 7.1 percent of wives worked

off-farm at the time of the study. Families reported that 87.8 percent of the farms (Table seven, Appendix B) were mixed farming operations comprised of grain and one or more type of livestock (hogs, cattle or chickens).

Summary

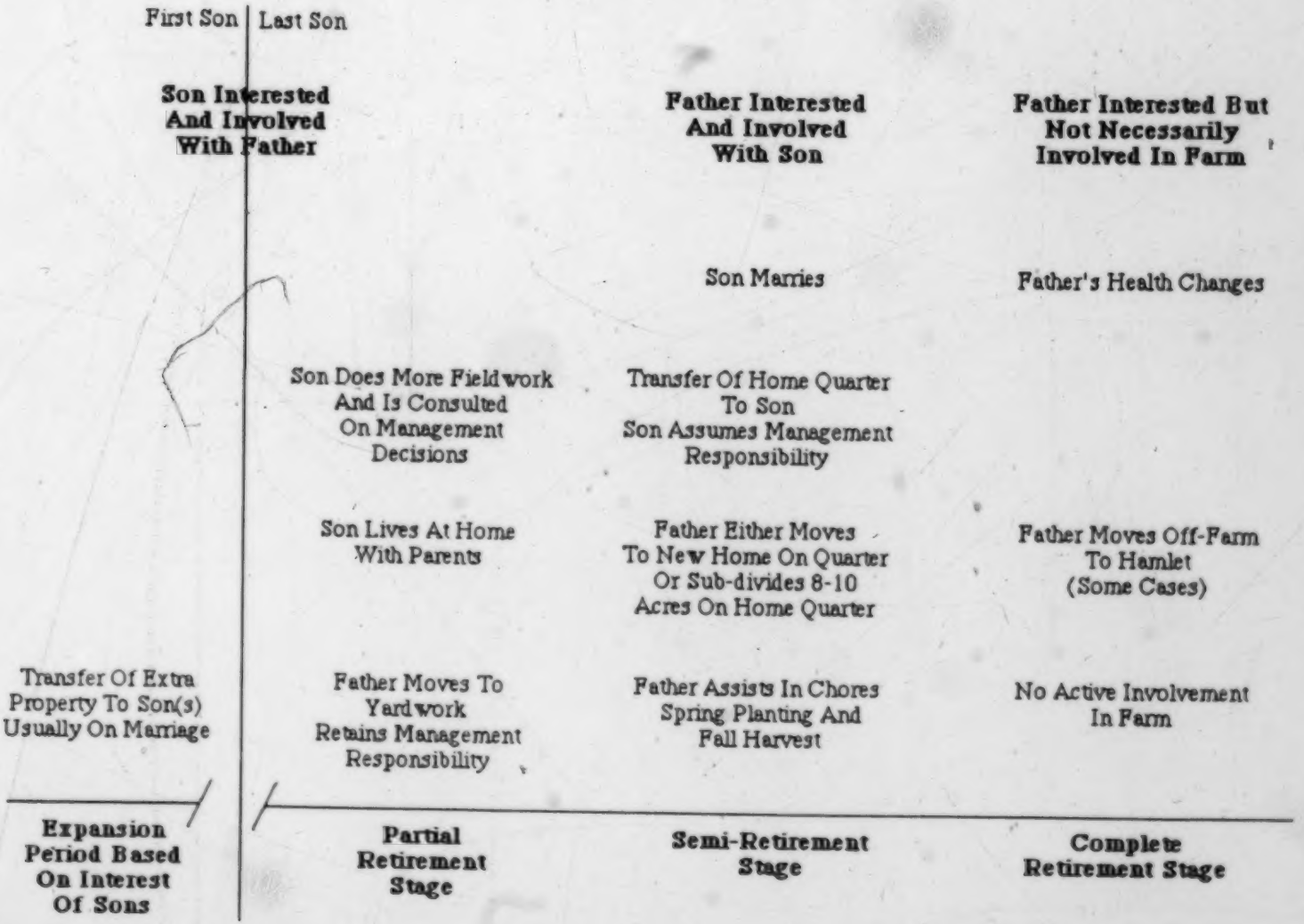
Information obtained from land titles searches and family genealogies provided a historical perspective of patterns of land ownership and transfer for Dutch-Canadian farm families in Neerlandia. These patterns included transfer of the home quarter during the farmers' lifetime, transfer of the home quarter as a whole, early entry for children and early retirement for parents. Information collected from participants in the study revealed larger than average families in which most children were living at home or in the area. The absence of off-farm labour by spouses would seem to indicate that the farms were economically viable and no income was needed from other sources. Farm families in the area did not appear to rely on one single crop for income but were diversified using both grain and livestock production.

Section Two

Joint Couple Interviews

As outlined in the methodology, a model of the process of retirement was developed and tested through joint couple interviews with nine, two-generation farm families (see Figure four). Retirement for Dutch-Canadian farmers in Neerlandia was described by participants as a process that included the intergenerational transfer of work, management and ownership over time. The process of retirement involved three distinct stages beginning at entry of the last son into farming. Stage one, partial retirement, involved a restructuring of work between the generations and a commitment to farming by the son. During this stage, the relationship between the generations was characterized as a

Figure Four: Process of Retirement For Neerlandia Farm Families


First Son
Last Son
Son Interested And Involved With Father
Father Interested And Involved With Son
Father Interested But Not Necessarily Involved In Farm
Son Marries
Father's Health Changes
Son Does More Fieldwork And Is Consulted On Management Decisions
Transfer Of Home Quarter To Son
Son Assumes Management Responsibility
Son Lives At Home With Parents
Father Either Moves To New Home On Quarter Or Sub-divides 8-10 Acres On Home Quarter
Father Moves Off-Farm To Hamlet (Some Cases)
Transfer Of Extra Property To Son(s) Usually On Marriage
Father Moves To Yardwork Retains Management Responsibility
Father Assists In Chores Spring Planting And Fall Harvest
No Active Involvement In Farm
Expansion Period Based On Interest Of Sons
Partial Retirement Stage
Semi-Retirement Stage
Complete Retirement Stage

period in which the son was interested and involved with the father in the enterprise. Stage two, semi-retirement, involved the transfer of management and ownership of the home quarter to the last son at marriage and movement of residence for the parents. The father maintained involvement in the farm by assisting in chores as well as planting and harvest. Participants characterized this period as a time in which the father was interested and involved with his son.

Stage three, complete retirement, could be triggered by a change in health or, in some cases, by change in residence on the part of the parents and involved no active involvement in farm work. Parents maintained, however, an interest in the farm operation. The stages of retirement and degree of intergenerational involvement and interest in the farm occurred in relation to specific changes in the context of family and farm including: marriage of male children; changes in work; changes in residence; and, number of sons. While each stage was treated as distinct for the purpose of analysis, they were interrelated and together formed the basis for the process of retirement from farming among Dutch-Canadian farmers in Neerlandia.

Description Of The Model

In order to accurately describe the process of retirement as it occured among these farmers, a case study approach to analysis is used. Yin (1984) put forward the following definition regarding case study strategy, "a case study is an empirical inquiry that investigates a contemporary phenomenon within it's real-life context when the boundaries between phenomenon and context are not clearly evident, and in which multiple sources of evidence are used" (p. 23). In describing the model of retirement, case analysis allows the investigator to "retain the holistic and meaningful characteristics of real-life events" (Yin, 1984, p. 14). This strategy is particularly important as retirement was not a simple event set at one moment in time, but a complex process which involved historical, contextual,

familial and personal factors. This form of analysis also allows the researcher to present the perspectives of both members of each family unit in a two-generation family.

The VanHalens (a pseudonym) provided an example of the basic structure for the model. As a family that had homesteaded and farmed in the area for three generations, the VanHalens provided a perspective of retirement and transfer based on the experience of three generations. The major elements of the process of retirement from farming that were true to this family were also used by other families in the sample. The VanHalen's were an interesting case in that only one son was born to each of the first two generations. The absence of additional sons provided a clear picture of the process of retirement and transfer, particularly as it occurred during the second stage (semi-retirement).

As retirement for Dutch-Canadian farmers occurred over an extended period of time, a second case was used to describe the first (partial) and last (complete) stages of retirement. The VandeWalls have had continuous ownership on the land for two generations since the property was homesteaded in the early 1900's. The VandeWalls were interesting in that the two generations were at opposite ends of the continuum of retirement at the time of the study.

The Definition of Retirement In Neerlandia

As noted in earlier chapters, retirement is generally associated with a termination of full-time employment (Health and Welfare Canada, 1979). For the majority of farm families interviewed, the word 'retirement' was defined in a similar way - it represented an end or termination of work. As one couple put it:

> F: That you're put in in a drawer and put away.
> M: Put on the shelf. (14-24)

This definition, however, was generally associated with workers who do not operate a farm. Retirement, when it was defined in this way always refers to workers outside the farm context. This finding was similar to the findings of Keating and Doherty (1986). In

their study, farmers used the word retirement to indicate an event that was experienced by workers in cities and not by farmers.

Retirement from farming involved a reduction rather than termination of work. In the process identified in this study, complete retirement most closely resembled the traditional meaning of retirement in that a farmer, due to failing health or residence, could no longer be involved in the farm. This was also seen as least desirable by participants and not necessarily a decision made by choice, as reflected in the following statement:

> F: Well, I had to quit. I wanted to keep going but... I know that the time had come and somebody else had to take over. (2-16).

Atchley (1983) wrote that retirement is accompanied by a shift in roles from worker to retiree. This role shift was not evident among participants in the study. To the farmer, the farm represented a lifestyle that involved not only work, but also context.

> F: It (retirement from farming) doesn't mean that I'll throw it all over my shoulders and say this is it. I don't think I could ever do that cause living on the farm for sixty-five years then I would not be able to. We enjoy, my wife and me both enjoy the solitude. (14-15)

Farmers identified themselves as farmers even at the last stage of retirement from farming.

When the term retirement was used outside of the context of their own families, participants generally used the traditional meaning in which one withdrew from active labour. In early interviews it also became evident that participants had a different perspective on work from the researcher. In order to overcome the difficulty in definitions, the focus of discussion during subsequent interviews was the nature of farm work, it's composition, and the changes that occurred in farm work over the lifecycle. From this discussion, it was then possible for participants to identify the process of retirement in relation to the farm.

For the young farm family, work was essentially split between farm and home and among husband and wife respectively. Work on the farm involved: care of animals (chores); field work; yard work (maintenance of equipment and buildings); and,

management (decision-making & finances). Work in the home involved: care of children; domestic chores; planting, harvesting of garden; and, preparation of meals.

Children recalled beginning their work on the farm by 'doing chores' starting around the age of eight. By the age of twelve, most sons (and some daughters-in-law) indicated that they had moved from chores to field work while the father spent more time on the yard and with the livestock. While some daughters were involved in farm work, their work centered around the home assisting their mothers with domestic chores and food preparation. The presence of teenage and adult sons allowed the farmer to withdraw from those areas of work that were least enjoyable and take up other interests, in fact, to partially retire. While the presence of daughters served to 'ease' the load of work in the home, there was no evidence of partial retirement for the farm wife.

Stage One - Partial Retirement

Partial retirement was made possible by a transfer of field work between father and son as the son matured. The transfer occurred as a result of: a lack of interest on the part of the father in certain areas of farm work (field work, cleaning the manure pits); a desire to find more time for other interests; a desire to socialize children to the role of farmer; and a need to provide 'play' opportunities for children.

VandeWalls[1]

S: Half your work is entertainment out there. I used to watch a baseball game or a football game, came in Saturday afternoon or something. But you don't do that so quickly anymore, because the kids would gladly be with you if you're doing something. And they like it and expect it too.

DIL: Well (our son) doesn't know how to play. He only knows how to work now, so right away (my husband) has to think of things for him to do. You know, like to play with tractors now is senseless because he's got, you can drive the real one. It's good but you know, in a way it shortens their childhood but it prepares them for whatever they have to do later. (15-11)

Int: What do you do now?

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[1]The coding system used to designate family members is: F - father, M - mother, S- son, DIL - daughter-in-law, GS - grandson and Int - interviewer.

GS: Mostly field work. Last year I summer fallowed about a hundred and ten acres and then this year started spreading manure and a few jobs like that, combining.
Int: How old are you?
GS: Eleven. (15-10)
Int: What do you want to be when you grow up?
GS: A farmer. (15-11)

S: Cleaning the (manure) pits is for me a lot of work. I mean it's a job I don't enjoy. He (my son) helps me. So then that frees up your time and that's the same process of retirement. (15-17)

The VanHalens' son and daughter-in-law expressed the change as a 'switching of roles' (12-1):

VanHalens
S: When I got old enough to drive a tractor (I did) more field work. Whenever there was field work to be done, I was usually out there and usually my father did the chores.
DIL Switched Roles.
S: Switched Roles. He spent his time mostly carpentry and stuff around the place. (12-1)

In addition to a change in farm work, the son also reported greater involvement in decision-making:

S: I shouldn't say he made all the decisions. I know the last five years probably I made quite the decisions too. Just a worker - I was just getting paid a wage, but I made quite a few decisions - like what to grow and stuff in the fields. (12-4)

Interest and involvement in farming by children is a pre-requisite for transfer among Dutch-Canadian farmers. While all children may be socialized to become farmers, transfer is withheld by the parents until the child demonstrates a willingness to work and live on the farm on a full-time basis.

VanHalens
F: When he said he'd like to be alone and do - that he would have more responsibility that way, then we wouldn't be always on the yard and always in the same house. They get a certain age, they want to be alone. Then we figured that we knew that he was interested in it, in the farm he was gonna take over. (13-9)

Father and son reflected on their entry into farming. Both had spent time working off-farm but eventually made a decision to stay on the farm. Father and son confirmed that parents wait for their children to express an interest in the farm.

VanHalens

F: At that time, I wasn't thinking of, well I was farming too and yet I was working out. There was a time when dad really couldn't do it anymore because he had back troubles and so I had to make a decision. Either we sell the farm or keep the farm. So I made up my mind I better quit that working out business and start farming and that's the time, more or less, that we got married and that's when we actually started farming. (13-2)

S: The past five years I've had that indication that I'd get it. But I guess the time was up to them. When they seen what direction I was going - if I would marry or if I would straighten up somewhat. (12-4)

Mr. VanHalen pointed out the importance of this interest in relation to the eventual transfer of the farm itself:

F: You see, if the son takes over he's more interested in it than when he didn't have it. When he took everything over in his name then he became more interested. Because before he took over, he works on the farm but yet it was not his really. (13-9)

Stage Two - Semi-Retirement

The term 'semi-retirement' was used by both father and son as the best description of Mr. VanHalen's current lifestyle. Mr. and Mrs. VanHalen put the meaning of semi-retirement in very simple terms:

VanHalens

F: (My son) got the place so we haven't got responsibility.
M: On your shoulders anymore. (13-8)

S: Well you could say he's semi-retired now. He's still active on the farm. He still helps me quite a bit but he is leaning toward slowing up and he's still into his carpenter skills, that's his main hobby - working with his hands. And that's what he's done actually. (12-3)

Once a son's interest was confirmed by the parents, the home quarter was transferred in part or whole to the son. Confirmation and transfer was based on marriage of the son. Mr. and Mrs. VanHalen explained this in terms of their own marriage.

VanHalens

F: If you're alone, what are you really working for? Myself? When you get married the whole thing seems to turn around. You're together, you can talk things over together and you're working for something.

M: By that time (marriage) his dad wanted to get out of it anyway. He probably wanted to get out before but he (her husband) wouldn't stay home. When we got married then it's different - he wanted to stay home because we worked at it together.(13-5)

Mr. VanHalen later indicated how their decision to transfer the farm to their son was also related to marriage:

F: Well more or less when he started with (my daughter-in-law). It's the beginning of the relationship what we liked. When he started going with (my daughter-in-law) then we could see that there was a difference, that he was more or less ready to take over. (13-10)

The son confirmed the importance of marriage to his parents:

VanHalens

S: They always wanted me to get married and that was utmost in their mind.

D: Because you have the farm.

S: I had the farm. I guess they wanted to see it go on. They wanted to see the generations continue and I guess it took awhile to realize that until I met (my wife). (12-3)

With entry of the last son into farming at marriage, the parents usually made a decision to move from the homestead property. Parents had the option of: building a new home on adjacent property they owned; subdividing 8-40 acres from the homestead property and building a new home; or, moving into the hamlet nearby. While Mr. VanHalen's father remained in a trailer on the homestead yard, at the point of their semi-retirement, the VanHalen's decided to move to a new home on an adjacent quarter.

VanHalens

F: He (Mr. VanHalen's father) stayed on the yard. And we thought it best to go off the yard in case Roger got married. They get at a certain age where they want to be alone.

M: They wanted more space.

F: And you can't blame them. So then we said let's move off the farm and then he was ready to take over. (13-8,9)

The change in residence is important to the concept of semi-retirement. Mr. VanHalen explained why:

F: Well that's why we moved down here. I'm not that far away from (my son). I can always help him as long as I can - I call that semi-retirement. (13-5)

The most significant changes in work occur at partial retirement as the son matures and takes over fieldwork and some decision making. At semi-retirement, management responsibility is transferred with the property while the father's involvement in farm work remains the same.

VanHalens

F: Semi-retirement is when (my son) took over. He had the responsibility. The work actually stays more or less the same but he got the responsibility. That's what I call semi-retirement. (13-10)

The son confirmed his father's view of a change in management with ownership.

S: Now I'm doing more of the managing and the financial part - the bookkeeping now. Before with every round they would do it and I would be doing work too. But now I guess he helps with the work and he leaves - he stays right out of the financial part of it. That's my area now. (12-4)

These farmers chose to stay near the land that they had farmed through their lifetime. While no longer responsible for the management of the farm, the father's interest and involvement in chores and planting or harvest form the basis of an intergenerational relationship that continues until the father's health changes.

VanHalens

S: He would never leave the community. He's definitely not a city or town person. (12-9)

He works spring and fall with me and when we go away, he'd do all the chores for me. (12-5)

F: (On his father's involvement at the time he took over) We were always together on the yard. Whenever there was work to be done then he was there and I was there too. (13-3)
When we took over, he stayed on the yard and he could do whatever he wanted to. He helped me and did his own thing. (13-2)
Dad was always ready to help me and I'm always ready to help (my son). When we went off the farm I said I don't feel like moving to the hamlet or the town. Then we decided to move here (on the adjacent quarter). At least we're far enough away but I can still help (my son). That's the kind of person I am and that's the kind of person Dad was. (13-5)

During the partial retirement stage, a father involved his son by consulting him on management decisions. Similarly, the semi-retirement stage reflected a period when the son could involve his father in the same manner.

VanHalens

F: (My son) will still ask me for a lot of things and I appreciate that. He says, 'dad. what should we do. How should we do it.' It's not always, 'I'm gonna do this way and I'm gonna do it that way.' He'll always talk about it and I appreciate that and that's more in with the semi-retirement. (13-8)

The father's interest with the son is, in part, a reflection of a desire for continuity in farm operation that is realized at the time when the son takes over.

F: It is really like when you got a child then you're working for him. When you have a boy you're more interested in everything because you're working for your children. When (my son) was born then you're working for him so that later on hopefully, you don't know that then, but hopefully he will take over later on. And that way you're more interested in everything too, I think. (13-4)
Then I was hoping that like Dad farmed. I took Dad's farm over. Now (my son's) gonna take the farm over now again. So that's the third generation and I figure that's really nice. (13-5)

S: In the hope that we have children, I would slowly give it to my children and hopefully by early enough in age where I can still enjoy it. (12-4)

Stage Three - Complete Retirement

The VandeWalls represented a family whose lifestyle reflected the final stage of retirement. At the time of the study, Mr. & Mrs. VandeWall lived in a new home on forty-three acres which had been subdivided from the original homestead. Transfer of the homestead had occurred some years earlier following marriage of the couple's third son. Mr. VandeWall's involvement in the farm had slowly dwindled over the years due to

failing health as noted by his son:

VandeWalls

S: He helped me out the first year like I said when my brother and I split up. I had no one to help me and I didn't want to hire anyone else cause I didn't have that many acres, but he would help me then. Even though it was hard for him, he still came out and helped me for a few hours each day. Now he does nothing.

DIL: He can't either.

S: He can't either. He gladly would but...

DIL: Healthwise he...

S: yah, mentally he would like too, I think. (15-17)

The father's lack of active involvement in the farm had not, however, diminished his concern and interest.

VandeWalls

M: I retired the day (my son) took over. You know you never stop farming - you're just as concerned about the crop as you were when you were young. I think more so.

F: I am more so concerned now if I think about weather problems. They bother me more now for the boys then they did ever me when I was (farming).

M: I think that's harder when you're older and you cannot help. That bothers (my husband) so much that its...you feel so helpless...you're not in control of anything even though the boys could control it you know.

F: Well I didn't want to quit. I wanted to keep going but that the time had come, and somebody else had to take over. (2-19)
I still have an interest in the farm only my responsibility I had to give up. (2-22)

The father's lack of involvement in the farm caused some confusion for the son.

VandeWalls

S: I don't know if he's no longer interested or if he no longer wants to influence you, I don't know. I mean, I noticed that today. I just walked around there muttering about swathing and raining. You know, he had no comment to make today. (15-22)

The VanHalen's described the final stage of retirement in a similar way by contrasting it with their own lives:

VanHalens

M: He just wants to be able to do his own thing and help (my son) whenever he can. That's what he's doing now and I think he'll probably do that until he can't help (my son) anymore. Retirement to me means to go for a few trips and something that we've never done before. But he doesn't want to, he's not that type either. What are you gonna do, you can't just sit around, you know.

F: Well I figure if you're healthy, I can see people that can retire. They haven't got no hobby or nothing and they can easily retire. But for me, I'm healthy and I can do things and I cannot sit around. (13-7)
When I'm retired then I'm in town. I can go uptown and drink coffee with some guys and go home again and just sit in the chair.(13-8)

As noted by the father, health is a major factor in determining whether or not a farmer moved into the final stage of retirement. Once a farmer's health changed, his ability to remain actively involved in the farm operation is reduced. Mr. VanHalen noted:

F: The work changes when your health changes. (13-10).

Complete retirement may also be characterized by a change in residence as identified by the son:

VanHalens
S: Usually the people that are retired they build a nice new home. The kids usually build a nice new home (for the parents) and they go to the Hamlet sometimes and they just socialize with the other people. (12-10)

In considering Mr. VanHalen, both son and daughter-in-law contrasted his continued involvement in the farm to what they expected at the last stage of retirement:

S: I don't see, I don't like look at him or even see him as being a retired person.
DIL: When you're on the yard working on the swather, that's not retirement to me even though you're sixty-five. He can be eighty and still be wandering around here and I still won't think of him as being retired.
S: I guess the point is he can't leave it alone. If he sees something, he can't leave it alone.
DIL: And if you're able to do it, who's gonna tell me that I can't do that. You gotta leave then. You gotta like get out of it.
S: And that's what will happen to my father. He will stay active until he can't do it anymore. (12-10)

Contextual Issues In The Process Of Retirement

Number Of Sons

When more than one son in a family expressed interest in farming, Dutch-Canadian farmers expanded the farm to allow for involvement and farm entry of their male children. Mr. VanHalen indicated the problem:

VanHalens
F: If there's more than one - say there's three sons and they work on the farm then I can see a difference because three sons can't take over the place. (13-6)

As the VanHalens only had one son, their farm did not undergo a period of expansion that was common to other families in the sample. The son also reflected on his possible action in the event of having more than one son interested in farming:

VanHalens
S: When the time comes, I would probably invest in more land. I'd probably increase the farm capacity to make it feasible for them to live on it for starters. (12-7)

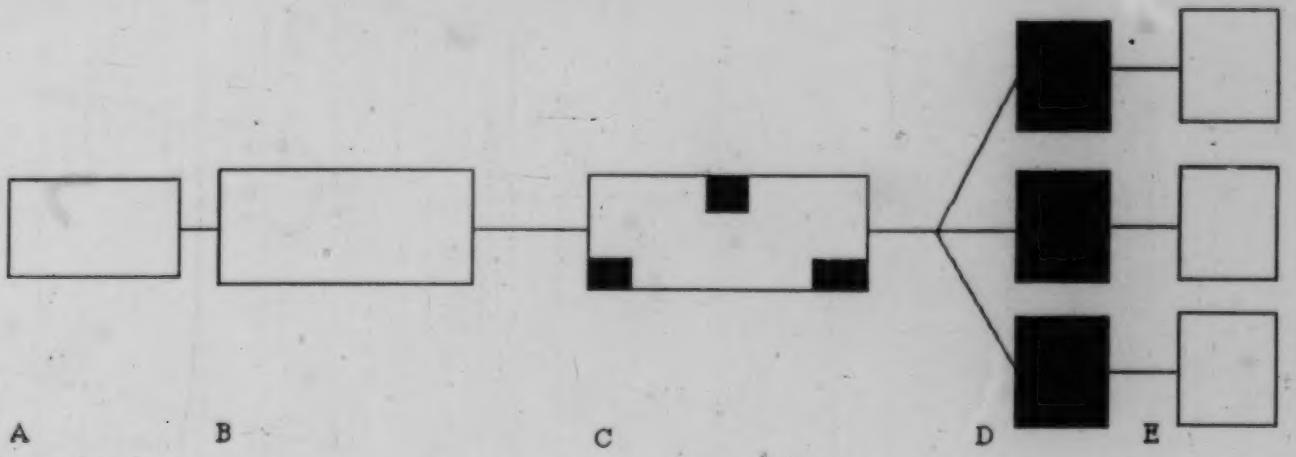
The VandeWall's son had expanded his farm from two quarters to four just prior to the study. While one quarter was purchased to increase the amount of grazing land, the other was purchased for his son.

VandeWalls
S: The other one (quarter) was I think for (my son). It was part of the reason too. I mean he wanted to (be involved), it's all he wanted to do. And so, having the land close by you can let them do that. (15-29)

In families with more than one son interested in farming, farms were organized to allow for expansion through the use of partnerships and corporations (see Figure five). During the period of expansion, cropping was done collectively and ownership and maintenance of machinery shared among the partners or shareholders. Many fathers felt that when more than one son expressed interest in farming, actual farm entry was only possible when the assets and liabilities of ownership were held jointly. Once the last son entered the partnership or corporation, the father chose to semi-retire, transferring management and ownership to the sons.

As the next generation was born, farm organization changed. Each son developed his own yard in order to provide financial independence and opportunities for chores for his children. When this new generation of children reached their teens and their fathers entered the partial retirement stage, partnerships and corporations were dissolved in order

Figure Five: Farm Enterprise Operational Cycle, Neerlandia Farmers



A. Main Farm
B. Farm expands and is organized into partnership or corporation with father and sons or sons only
C. Each son develops home yard
D. Sons break up partnership as children reach teens
E. Son's Main Farm

to allow each father the opportunity to create an atmosphere of interest and involvement for his children. No father wanted another brother to 'boss' his children.

The Meaning Of The Land

Dutch-Canadian farmers in Neerlandia hold a view of land ownership that facilitated early exit for the farmer and early entry for the son. The meaning of the land was influenced by their Reformed outlook. Walter Brueggemann (1977) outlined the Reformed perspective on land ownership in his book, The Land, "the central learning about the land motif which has come out of this study is that grasping for home leads to homelessness and risking homelessness yields the gift of home (p.189)". In the Reformed tradition, the maintenance of land ownership (grasping for home) can be seen as a denial of God's creation and divine ownership. In risking homelessness (transfer of the land), a farmer acknowledges the true nature of ownership of the land - that it is a gift from God. Brueggemann (1977) continued, "it is clear in what I have urged that the land motif requires that land be handled always as a gift not to be presumed upon and land be managed as an arena for justice and freedom" (p.190).

This perspective was shared by both VanHalens:

VanHalens

F: The land, should I say beauty - what God created.
M: It's the most important part of it really. (13-11)

S: Well, we go on the assumption that we are stewards of the land. It still is not our land. Legally it's our land but really it is not - it is the Lord's and we're stewards and we do for the land the good of it actually to keep it going for our kids. For our inheritance. (12-12)

The Meaning Of Community

Brueggemann (1977) maintained that the Reformed perspective of the land is not an

individual belief, but one that is based in the community:

> It is clear that the land emphasis, which concerns transmission of the inheritance from generation to generation, places the faithful believer in the flow of the generations. Radical decisions in obedience are of course the stuff of biblical faith, but now it cannot be radical decisions in a private world without brothers and sisters, without pasts and futures, without turf to be managed and cherished as a partner in the decisions. The unit of decision-making is the community and that always with reference to the land. (p.186)

In Neerlandia, the two Reformed Churches, the Co-operative store and the "Christian" school were established early in the life of the community and form the basis for what 'binds' the young to the land.

VanHalens

S: It's just evident when you go through the hamlet, the way the Co-op is set up, the church and the school. It's a close knit group because you come from one ancestry and we're all bind (bound) together. Yet it's working nowadays, it's working more apart from that. People are going for themselves. Years ago it was closer knit than what it is now. Yet any little crisis that comes along - it's there again. The bond is still there. But we're still building up the community as you can see because it's all being put back into the Co-op. It's growing every year. And it's not declining like other small country stores in Alberta. They're all going down, clean out. Whereas this one's going up. Just for the fact that the bond was there. The community bond.

DIL: Nobody would want Neerlandia to fade away.

S: The reason is the fact that we are a religious group and that's probably the backbone of our community. (12-11)

The VanHalens confirm that ancestry was important to the community's development:

VanHalens

F: Here in Neerlandia , that's a Dutch group so they all more or less farm the same because one talks to the other and if it's good they farm that way.

M: Other people say Dutch farmers are aggressive and crazy actually cause they pay a lot for land and buy land all over.

F: Because your land is worth a lot. When you farm right people got money then the land goes up to. (13-13)

While the strength of the community lies in the faith and commitment of its residents to working and living collectively, it also generated a feeling of competition and pressure to conform. While both native residents and those who moved to Neerlandia identified this sense of competition, it was most clearly articulated by families where one of the spouses moved into the area from the 'outside' or had spent some time outside of the community.

S: I did go on extended vacations and I did enjoy working away from the farm and doing different things which I think did expand my horizons other than this immediate community. But I think this community is, the more I watch it and the more that (I) become aware of it, the more I see the pressures. The competitive pressure. If my farm is a mess, which does not hinder the quality of life, but if my farm is a mess, I will not be accepted near as much as if it's very neat and tidy.

DIL: Because when you go to your friend's place, and they say 'boy what a mess, it is over there.' You don't want your friend to think that you're a mess too, so as a result you're not going to have chickens walking around your house because this is not part of the norm. (19-27)

The Role Of Farm Women

Farm women were conspicuously absent from the model of retirement. While farm women in Neerlandia may be registered as joint owners, transfer of work, management and ownership of the farm was something that occurred between fathers and sons. In the case of the VanHalens, the presence of only one son meant greater involvement in the farm for Mrs. VanHalen.

VanHalens

M: I always did like it - I was a Tom Boy. I just really had an interest in farming and farm life.

F: I think its a real good thing that the women are involved if they are interested in it. (13-12)

With the presence of sons, however, both father and mother agreed that sons involvement would take precedence over that of the farm women.

F: I think where there's sons they more or less leave their wives out.

M: There's a lot of them (involved) when the sons (are) small but when the sons are bigger, it's more emphasis with the sons that way. In our case we had (my son) sort of more less all got involved together. But you got more

sons, I think then it's more or less with the father and sons, I'm quite sure of that. (13-13)

Dutch-Canadian farmers make a major assumption concerning their daughters - daughters marry and receive their land through their husbands. Their son clearly stated the male perspective:

VanHalens
S: Then I'd just a soon that the daughters would marry somebody else and they would not want part of the farm. (12-7)

The VanHalen's daughter-in-law commented on the fact that in her family's farm, it was her brothers who were to receive the farm:

VanHalens
DIL: It's something you probably don't even talk about because you just assume that they get it cause they're boys. But, we've all married farmers so like (my husband) said, they (daughters) leave and they start something new again. So he's (her father) not even worried about me anymore cause I have my own farm. (12-8)

While daughters might be excluded from ownership of the land, they were considered in their parent's wills. Parents indicated that under the terms of their wills, any remaining land or equipment would be disposed of and the proceeds divided equally among all the children, including daughters. Some parents indicated that debts remaining on land passed to the sons at the time of their death would become the inheritance for their daughters.

Roles for married women in this community were distinct from that of their husbands.. The VanHalen's daughter-in-law reflects on her role as farm wife:

VanHalens
DIL: My area is the house. (My husband's) area is the farm and if I can do something like pick up that thing from Barrhead then I'm more than willing to do that. (12-8)

In response to a question on what she felt were community expectations of the role of farm

women, her response was very specific:

> DIL: To get married. Have children, and have children. And probably have children again. We've only been married two months and we already have people asking us.
> I know some people who don't have children. Their wives automatically become a lot more involved in the farm work. That's great too because like they would prefer to do that than get a job. I would probably prefer to have a job than drive tractor. (12-11)

The degree to which community expectations of women's roles were followed by the women of Neerlandia was reflected in the following remarks directed to her husband by the VandeWall's daughter-in-law:

> VandeWall
> DIL: They (first generation farm women) didn't expect anything. They'd never expect to go out. They expect to stay home with the children all the time and help out on the farm. Now I like to think that just because I'm a farmer's wife I have to play second fiddle to him. Everything he wants just because I'm the wife.
>
> Like Aunt _____ too, I mean they haul water for twenty years from a well for a ringer washer machine. And then they're (the men) driving sixty thousand dollar combines. To me that is absurd. She wrecked her body doing these things but she would never complain. But I could never accept that you know. I would say, I would need a new washer so I can do my job just as efficiently.
>
> What I'm trying to say is my work in the home would be as important as yours. Even though yours makes the money which I'm always told. (15-30)

This clear distinction in men and women's roles may also extend to the model of retirement. One male participant commented on the fact that women in the community may never retire:

> F: Well, a women never retires. She's still cooking meals and cleaning the house. That's what she did for I don't know how many years. (9-17)

There was no parallel system of transfer of work, management and responsibility for the farm wife. In response to the question as to what retirement meant, here was the response of one wife:

> M: It came quite gradual you know, little by little, but now it's like one big holiday. We can go out when we please and, take our holidays whenever

we want to, you know. Then I didn't make the lunches no more, for the field. (5-23)

Intergenerational Relationships

Relationships between generations were characterized by good will, respect and concern. Where differences occurred between generations, such differences were related to differences in farm management styles as one generation exits farming and another begins.

VanHalens

F: We (he and his father) had a good relationship with each other.

M: There was one point for a couple of years (that) we were a little at odds one time but that straightened out. Most of the time we were really close. But that very beginning you have to get sort (of) over those hurdles. (13-6)

F: That's where (my son) and I are different. I still go by the old method. When (my son) talks that way, I more or less stay out of it. (13-10)

S: Most of the time, it (his relationship with his father) wasn't bad. but we had our differences. I would have to say my father - he got it from my grandfather - but he's stubborn in his ways and when something had to be done, it had to be done now. I know (it) was usually with my mother I squabbled. My father was quite silent at times.

—

There was no evidence from any of the eighteen families interviewed that tensions, stress or frustration had been experienced regarding the transfer process.

Summary

The process of retirement among Dutch-Canadian farmers in Neerlandia involved an intergenerational transfer of some, but not all work, management and ownership based on the interest and involvement of sons in the family farm. Retirement moved through three stages of partial retirement, semi-retirement and complete retirement allowing for early entry of the son and early exit of the father.

Interest in farming by the son was confirmed through marriage and set the stage for transfer of management and ownership of land acquired during a period of expansion as children were growing up. With entry of the last son into farming, parents transferred the home quarter to their son and either subdivided 8-40 acres for a new residence or moved

into the hamlet. Involvement and interest in the farm continued for the father in his son's operation through assistance in chores or in planting and harvest. This period of semi-retirement might continue until the death of the father or until changing health forced complete retirement. Interest in the farm operation, however, was maintained throughout the farmer's lifetime. Farm operations reflected the number of sons interested in farming. Partnerships and corporations were formed to allow for entry of more than one son in the farm in order to avoid financial risk or hardship to the parents.

Retirement from farming involved sons and fathers. While daughters were not consciously excluded from the process, male participants assumed that daughters would marry and create farms of their own with their new husbands. The role of women in this community reflected a distinct separation of farm work and work in the home. The retirement process was accomplished in an atmosphere of trust and harmony. The pattern of retirement reflected the faith and beliefs of Dutch Reformed heritage and could be traced over three and four generations.

CHAPTER SIX

DISCUSSION AND CONCLUSIONS

At the outset of this study, a distinction was made between general retirement from the labour force and retirement from the enterprise. General retirement was defined as an event in which one withdrew from active labour in order to access pension income. For those retiring from the enterprise, retirement was proposed to be a process that included the intergenerational transfer of work, management and ownership. Conceptually, it was proposed that this process occured as part of individual, family and farm enterprise development over time.

Farmers in this study also maintained a distinction in their perception of retirement. When speaking of retirement in general terms, they defined retirement as a complete withdrawal from work. When speaking of their own retirement, or that of other family members, however, retirement was seen as a process that involved some, but not all, movement out of work, depending on health and residence. The fact that farmers maintained this distinction may be due to the absence of any alternate term or terms which could have adequately described their particular approach to movement out of the enterprise. At it was, Dutch-Canadian farmers perceived retirement as occurring in three stages which reflected changes in both the parent and child families based on their different positions in the family/farm enterprise developmental cycle.

The Family/Farm Enterprise Developmental Cycle

The conceptual framework developed in Chapter Two of this study was a cyclical model of family/farm enterprise development which showed the interrelationship of individual, firm and family through three stages of entry, growth and exit. All three cycles of individual, farm enterprise and family were placed on a cultural backdrop in which

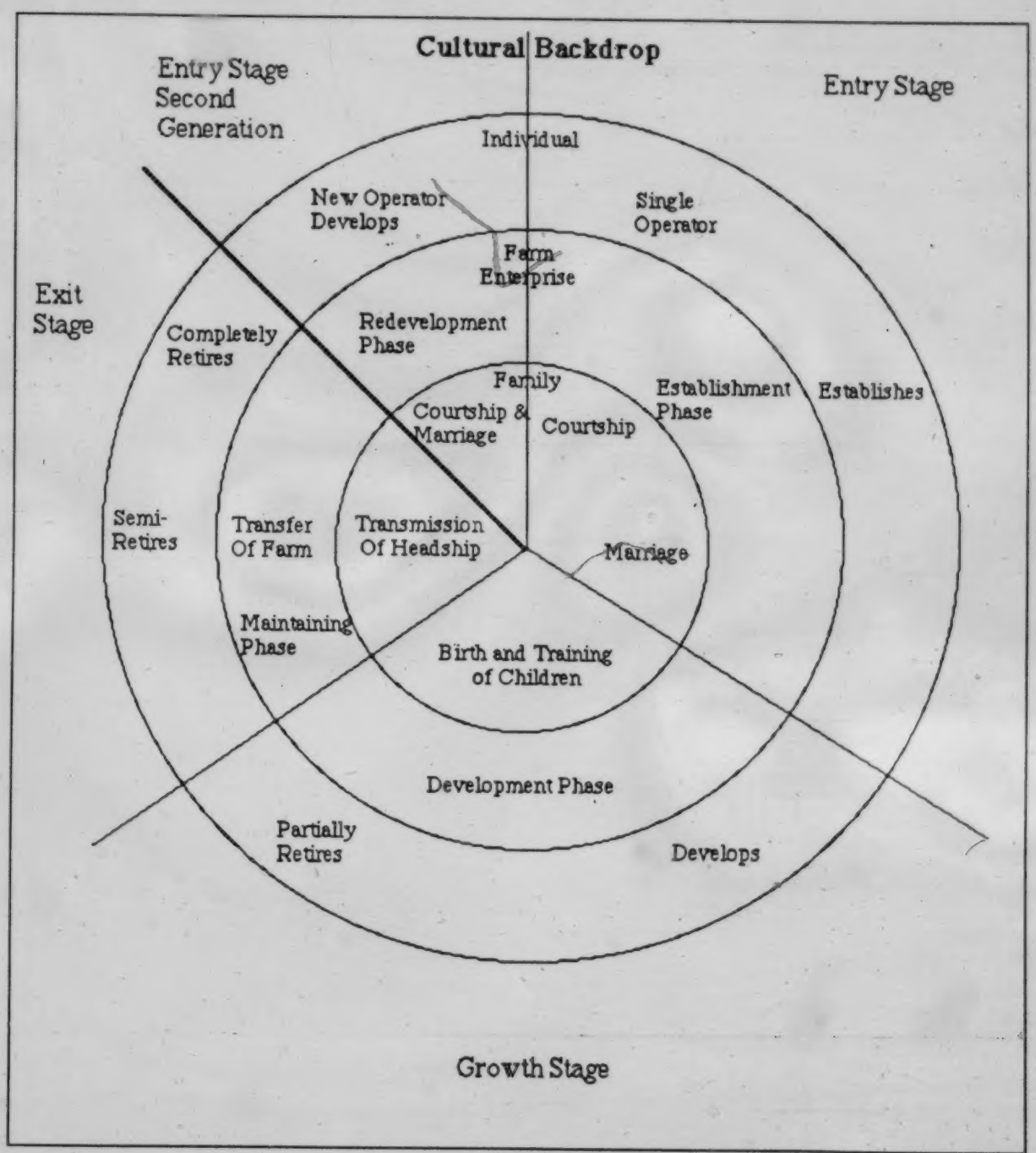
decisions regarding family and farm enterprise occurred. Retirement in this model was thought to occur during the exit stage for the parents and, by virtue of the intergenerational transfer process, the entry stage for the child.

The Growth Stage

The first stage of retirement, partial retirement, began much earlier in the family/farm enterprise cycle than proposed (see Figure six). Based on the availability of children, fathers at this stage transferred field work to their sons and moved to work activities centered around the yard or livestock. The restructuring of work that occurred during partial retirement happened not so much out of a parent's wish to retire, but rather, was based on the need to provide opportunities for involvement and training for children. This task of training was associated in the conceptual model with the family rather than the individual. In fact, the task of training children served needs at all three levels. For the individual, it served to provide a release from the day-to-day demands of heavy farm labour and, as Atchley (1983) suggested in his model, socialization to retirement.. For the family, it provided training and socialization of children in the role of farmer. Finally, at the farm level, the children served not only as a labour resource, but also as an incentive for the owner to expand the farm itself in the hope of seeing one's children continue farming in the future.

The only family in this study that did not undertake an expansion or growth period prior to beginning the process of retirement was the VanHalens who had only one son in two generations. As the VanHalens' themselves indicated, had they had more sons, the farm would have grown in size. It should be noted that in no case did the farm expand in relation to female children. Expansion was based on the number of sons who were interested in farming.

Figure Six: Revised Family/Farm Enterprise Developmental Cycle



While the presence of sons may influence a father's behavior in acquiring additional land during the growth stage of the farm and family, the economic viability of the enterprise must also be considered. Among these farmers, the expansion of the farm was made possible through two conditions. First, the farm itself must be able to sustain more than one family unit. In Neerlandia, the use of mixed farming practices allowed farmers the freedom to alternate crops or livestock based on current economic conditions. If this had not been the case, expansion might not have been possible. Diversification may also allow the farmer to involve sons in farming without the addition of land. In two cases, farmers started their sons in complementary farm operations to that of the main farm. For example, if the main farm was farrow to finish (hogs), the operation was modified to allow one son a farrow operation on land subdivided from the main farm while the primary function of the main farm was finishing and growing of feed for the hogs. In another case, the father subdivided a portion of his land to allow a son to set up a poultry operation.

A second condition which was important was the type of farm management practice used during the growth stage. Fathers pointed out that with a number of sons interested in farming, the only vehicle whereby an appropriate debt-equity ratio could be maintained in order to ensure the long-term viability of the enterprise was through partnerships or corporate ownership. Fathers felt that, until the sons were 'on their feet', such an arrangement was essential to prevent possible loss of the farm, particularly during difficult economic times. Sons noted however, that this was not a preferred arrangement and as soon as their own children reached their teens, such arrangements were terminated in favour of a main farm operated solely by the son and his family.

The first assumption used in developing the model was that goals regarding the allocation of resources at each of the three levels would be shared among family members. This assumption appeared to be particularly important in relation to the expansion period in which additional land was acquired for interested sons. Children noted that while the partnership or corporate arrangements were not ideal, they were necessary in order to allow

them an opportunity to enter farming. In other words, children were prepared to forego personal and family goals of greater prosperity in favour of a shared goal with their parents of establishing themselves as farmers on their own land. For parents, the hope that their children would enter farming could only be realized if children agreed to participate in a shared or co-operative farm arrangement.

This mutual sharing of goals was also evident between individuals within families. Those women who settled in the region with their husbands in the early 1900's spoke of the sacrifices made at the family level in order to ensure that the farm would survive through establishment stage. At this stage, the goal was survival. In the later stages of growth and exit, the goal was continuity and resources were allocated through the acquisition and transfer of land to children which ensured that continuity could take place. The agreement of both children and parents in striving toward the goal of farm continuity resulted in an absence in tension and stress in families regarding transfer. It might be said that the goals of the parents became the expectations of the children and were fulfilled through the process of retirement.

Based on these findings, the following propositions are proposed:

1. During the growth stage of the family and farm enterprise developmental cycle, the presence of male children will: a) lead to a transfer of some, but not all, work between generations; b) result in acquisition of additional units of land, based on the number of sons interested in farming; c) lead to diversification of the farm enterprise when additional units of land are scarce; and, d) lead to farm management practices characterized by development of partnership or corporate arrangements in times of economic uncertainty.
2. The greater the agreement between parents and children regarding continuity of the family farm, the less tension and stress among family members regarding transfer of work, management and ownership during the process of retirement.

The Exit/Entry Stages

In the model, the exit stage for the firm was characterized by a phase of maintenance in which no further expansion was undertaken and land was held for the next generation. The maintenance phase of the farm during the exit stage was identified by both parents and children. Sons indicated that when tension did exist in relationships with their fathers, these tensions occurred with respect to reluctance by the fathers to make changes in the farm operation. Fathers indicated that their reluctance was based on their unwillingness to commit further resources to development of the farm while they were the main operators. Rather, they preferred to wait until their sons were ready to take over. This mirrored the phase of redevelopment of the farm which is a phase characteristic of the entry stage for the next generation in the model. Sons, once they had received the land undertook improvements which reflected their own skills and knowledge. At the family level, there was no indication of a 'transfer of headship' suggested by Bennett and Kohl (1982). It is recommended that in future studies, the concept of headship in families be considered, particularly as it relates to the process of retirement.

Assumptions two and three used in the development of the model were supported in the exit/entry stages of the model. Assumption two proposed that since all three cycles (individual, firm and family) were interdependent, events occurring at one level would have implications at other levels. While the process of retirement was positioned at the individual level, the changes brought about by the process could be determined by examining other levels. Once a farmer decided to transfer the homestead to the last son, the parents either built a new home on land sub-divided from the homestead or on adjacent land owned by the parents. Such changes related directly to the farm itself. At the family level, the transfer of management and financial responsibility to the son, allowed both parents to be free from the responsibility of managing the farm. Assumption three proposed that the process of retirement had implications for both generations in a farm family. For the parent

generation, retirement was made possible through the transfer process. For the son, farm entry was made possible through transfer of the enterprise by the parents.

During the growth stage, the transfer of work and ownership related primarily to the entry of additional sons into farming. The process of retirement for the individual began when the last son in the family expressed interest in farming. In part, this may be due to the fact that land accumulated during the growth stage was transferred to other children and the only remaining land was the homestead. In order to allow this last son an opportunity to enter farming, the father had to make some decision regarding his own continued involvement in the farm.

The remaining two stages of the process of retirement, semi-retirement and complete retirement, occurred during the exit stage of the model. Semi-retirement, as described by these farmers, involved the transfer of control over management and ownership of the homestead to the last son at marriage. A number of conditions were evident prior to a farmer entering semi-retirement. First, the last son interested in farming had to indicate his commitment to the family farm. The son's commitment was established initially through residence, in that the son lived on the farm with his parents in the period prior to transfer, and, eventually marriage. At marriage, a new family unit was established and due to the necessity of providing a home for the new family, parents moved off the homestead to a new home on property sub-divided from the homestead or to adjacent land owned by the parents.

With the son's commitment established through residence and marriage, father's transferred management responsibility and ownership of the homestead property to the son. Both father and son's roles changed during this period. The son became the farm owner while the father became advisor and helper. The new roles for the parent were reflected in the theme of this stage of the process of retirement in that the father was interested and involved with his son in the farm enterprise.

The final stage of the process, complete retirement, only occurred under two circumstances among these farmers. First, if parents moved into the hamlet or town rather than remaining on the farm with their son, no further involvement in the son's farm was evident. Second, if the father's health was such that active participation on the farm was no longer possible, no further involvement in the son's farm was evident. Interest in the farm by parents remained, regardless of the circumstances involved in complete retirement.

Based on these findings, the following propositions are proposed:

3. During the entry /exit stages of the family/farm enterprise development cycle, the entry of the last male child into the family farm will trigger the second stage of semi-retirement in process of retirement in which: a) control over management and finances is transferred between generations; and, b) ownership of some or all farm property is transferred between generations.
4. During the exit stage of the family/farm enterprise development cycle, the movement of parents off the farm will result in a decreased involvement in the farm enterprise.
5. Changes in the health of the operator(s) will result in a decreased involvement in the farm enterprise.

Concepts In The Process Of Retirement

The findings supported the view that retirement among farm families is a process of transfer which occurs in the context of individual, family and farm enterprise development. The specific concepts which formed the basis for defining the process among Dutch-Canadian farmers were the intergenerational transfer of work, management and ownership.

Intergenerational Transfer Of Work

The findings of this study parallel the findings of Keating and Doherty (1986), in which farmers transfer some, but not all, work between generations over the life cycle.

Complete transfer of work may not occur unless health or residence no longer allowed for active involvement by the parents in the farm. As noted earlier, the reduction in work began much earlier in the life cycle of parents in the study, depending on the availability and interest of sons in the father's farm. Under circumstances where a number of sons were involved with their father, such transfer occurred during the growth stage of the family farm. Equally, some involvement in work could potentially be maintained until the farmer's death. In one family, parents indicated that the farmer's father participated in harvest until his death. In this study, farmers initially decreased their involvement in the day-to-day operation of the farm by the transfer of fieldwork depending on the availability and interest of sons. The next major change in involvement in farm work occurred at the point of transfer of management and ownership. At this point in the process, farmers changed their perspective on work in that they could choose tasks based on their own interests and those of their children. Finally, the last major change in involvement occurred in relation to health or residence. Health changes potentially limited the farmer's ability to undertake farm work. Changes in residence related to the ease at which the farmer could gain access the farm. When ability and access became problems for the individual, involvement in farm work ceased, but interest was maintained. Based on this finding, the following proposition is proposed:

6. The degree of intergenerational transfer of work in the process of retirement is related to the availability of children interested in farming.

Intergenerational Transfer Of Management

Management for these farmers included not only control over the day-to-day decisions involved in operating the farm, but also the responsibility and control over finances. Although sons were involved in decision making in the period leading up to transfer, participants maintained control over finances until transfer of ownership took place. In this study, the transfer of management in the process of retirement came about

through a transfer of some decision-making responsibility prior to transfer of ownership and a transfer of financial responsibility and remaining control over decision-making at the point of transfer of ownership. This was evident in the VanHalen family where the son noted that the transfer of management came about at the time that the homestead was transferred. Until that time, Mrs. VanHalen had taken responsibility for the financial affairs of the farm. As fathers were still called on for advice in both crop decisions and finances, there appeared to be some measure of involvement in management through the owner's lifetime, although actual control and responsibility rested with the successor. The degree to which control over management is transferred may be based on the goal of farm continuity. Where continuity was a shared goal between generations, transfer of management was accomplished at the point of transfer of ownership. Laband and Lentz (1983) concluded, sons who thought they had influence in family decision making were more likely to follow into farming. In this community, since sons were given greater opportunity to participate in management, there was also less out migration of children. Based on this finding, the following propositions are proposed:

7. The greater the commitment to farm continuity among family members, the less control over management is maintained by the father in the process of retirement.

8. The greater the involvement of sons in farm management during the process of retirement, the more likely the sons are to follow in farming.

Intergenerational Transfer Of Ownership

Ownership of farm property included not only direct ownership of land, but also ownership of farm equipment and livestock. A process of intergenerational transfer of ownership occurred over the life cycle based on the interest and involvement of sons and the viability of the farm enterprise. Control over property was transferred through a variety of practices including: inter vivos transfer of a portion of farm property to children;

incorporation of the farm with children as shareholder(s); formation of a partnership with children; and, joint ownership with children. All but one of the farmers in the study retained some ownership of farm property ranging from a half-section to eight acres. The exception was one couple who lived in the hamlet and whose lifestyle reflected 'complete retirement' (interested but not involved in the farm). In the study, the transfer of ownership was accomplished by: transfer of land accumulated during the expansion period based on interest and involvement of children; transfer of home quarter to the last child interested and involved in farming; transfer of remaining property by testate settlement at the death of the owner. Based on this finding, the following proposition is proposed:

9. The less control over ownership of farm assets maintained by the father in the process of retirement, the less tension and stress among parents and children associated with farm entry.

Parents reported that they had prepared wills that allowed for equal settlement of remaining property or assets among the children. Estate planning among Dutch-Canadian farmers recognized both sons and daughters, but in different ways. Sons were given their inheritance during the parents lifetime in the form of land at a reduced or 'family' value. Debts owed to the parents by the son(s) on land or equipment at the time of the owner's death became the inheritance of the daughters. Not all the women interviewed felt that this was an equitable arrangement. The VanHalen's daughter-in-law in looking back at her own family felt that her work on the farm went largely unrecognized by her family. At the same time, she was quick to point out that she now had her own farm with her husband. In another family, the mother expressed concern that daughters have a share the farm assets and indicated that on a number of occassions, they had provided cash assistance to their female children. It should be noted that no archival evidence was collected on disposition of estates in Neerlandia. It is recommended that in future studies, probate records be included in data collection.

Contextual Issues

Intergenerational Relationships

There was no evidence of change in intergenerational relationships among parents and children as they moved through the life cycle. Family relationships were characterized by harmony and trust and were perceived as mutually rewarding. The absence of conflict and tension associated with the transfer process came about, in part, because of the strength of the message given by parents to their children that there would be a place for them on the farm. All the children interviewed indicated that they knew that if they wanted to farm, their parents would assist them. Families in this study had a planning mechanism in place for the transfer of ownership in that sons and fathers discussed how and when transfer would take place. In such a context, the absence of tension and stress among these families was consistent with the literature. Studies have indicated that open communication among family members and involvement in decision making by children were key factors in mediating stress and conflict associated with the transfer process. The mutuality in relationships can be attributed to the shared goal of farm continuity by both generations and a process of retirement from farming that assured continuity would be maintained. These findings lend support to proposition two proposed earlier in the chapter.

Influence Of Culture

Participants reflected that being of Dutch descent and of Reformed faith was important in the development of their community and the meaning that they attached to the land. While community expectations generated a pressure to conform and a sense of competition, Neerlandia families, by meeting these expectations, established a standard of prosperity and growth that assured each generation a place on the land. Early exit from farming for the father and early entry for the son, were not decisions that were made on the

basis of income or retirement, but ones which were guided by the family's beliefs and were reflected in the pattern of transfer over successive generations.

Among these farmers, the land was important, but not in relation to their identities. Rosenblatt and Anderson (1981) had indicated that difficulties associated with transfer of ownership might be associated with the fact that for some parents their identity with the farm may be inseparable with their own identity. For Neerlandia farmers, the land represented a gift given by God which was to be developed and maintained for the next generation. Their role was not as owners but as stewards. As such, their identity was tied not to the land but to their beliefs.

It should be noted that these beliefs were not only held personally by family members, but also were supported by the community as a whole. This support was evident in that the churches and school acted as a central focal point for the spiritual and social life of the community while the co-operative store served as the focal point for the economic life of the community. In order to 'belong' in Neerlandia, residents were encouraged to participate in the community. As one farmer noted, non-Dutch residents either sold out or became members of the local church and joined the community. Many of the parents in the study attributed the economic success of Neerlandia not to a sense of competition, but to the fact that farmers were quick to observe changes and improvements made by their neighbours and implemented those same improvements on their own farms. Church and co-operative provided a meeting point where such exchange of information could occur. Based on this finding, the following propositions are proposed:

10. Within any one farm family, the history of intergenerational transfer will influence decision making regarding the process of retirement.
11. Greater homogeneity of beliefs held by farm families in a community, the greater the homogeneity of transfer behavior in the process of retirement among farm families in a community.

Summary

Based on the findings, the concepts of retirement from farming established in the theoretical framework were applicable to this group of farmers. While each concept could be viewed as a distinct process over the lifecyle of the individual, all three concepts were interrelated. There is now a need to establish whether these concepts can be used in determining the process of retirement among farmers generally.

Contributions Of Research To Existing Literature

The review of literature undertaken in this study identified a number of areas in which further knowledge was required. These areas included:factors leading to the initiation, delay or avoidance of retirement from farming; role of farm women in retirement from farming; the perspectives of farm children on their parent's retirement and their own retirement; and, a deeper understanding of retirement from farming from the perspective of the family as a whole.

Initiation, Delay, or Avoidance of Retirement

The process of retirement for farmers in this study did not allow for a simple decision by a farmer to retire at a specific date and time based solely on personal need. The interrelationship of firm and family required that decisions related to retirement be taken in careful consideration of the needs of family members and the continued economic viability of the enterprise over time. For entry farmers, the farm was a unit of production that was developed and maintained for the purpose of survival of the family. As the family increased in size, the farm unit also expanded to accommodate the increased demands of family members on the resources available.

Depending on the interest and involvement of male children in the farm enterprise, responsibility for and involvement in production could be transferred by the owner in order to provide greater freedom and opportunity to pursue other interests. Finally, as children

began the cycle again on farm units transferred by the parents, the need for personal involvement in production diminished and became a matter of choice.

The farmers in the study did not consciously make a decision to enter the retirement process. Initiation, delay or avoidance of retirement may be directly related to the interest and involvement of children and the perceived viability of the farm. Where no children are available to farm or where production capacity cannot support more than one family, farmers may delay or avoid retirement.

The Role Of Women

Neerlandia was a community of traditional values and roles. The distinct separation of home and farm confirmed that the retirement process was the prerogative of men. Among third generation farmers, however, these traditional values were being questioned as new information entered the community through women who married into farm families from the 'outside'. The transfer of such information occurred primarily through social groups where women gathered. An example given by one woman was the 'stitch and bitch' sewing group. During such gatherings, women raised outside the community challenged the appropriateness of existing working arrangements of women on the farm.

Although many farm women were co-owners of the farm and were consulted on decisions, the process of retirement, in this community, involved fathers and sons. The role of women in this process was identified by one son as the power behind the scences. While he agreed that the transfer process itself essentially occurred between father and sons, he felt that behind each decision lay the influence of his mother. Older women in this study, however, did not come forward with any information that would support this claim.

Ishwaran (1976) undertook a field study of two Dutch-Canadian farm settlements in Ontario and found that women played a secondary role to their husbands: "the mother is considered an affectionate parent who is to be respected; but her role is domestic and in

terms of authority, is subordinate to that of the father" (p. 282). Ishwaran (1976) also found a division of labour based on sex:

> The role of father is that of bread winner, patron, and protector of the family. He works on the farm and controls the family property. The close relationship of the son with his father means that he tends to learn and emulate the behavior patterns of his father. The father as head of the household and representative of religious, economic, and cultural activities overshadows the mother's role as a socializing agent. He is the patriarch and the authoritarian figure of the family. His instrumental role is felt by all other members in the family. (p. 282)

While Ishwaran's (1976) study sheds some light on the role of women in Dutch-Canadian farm families, he did not examine the issue of retirement from farming. It is recommended that in future studies the role of women in the process of retirement from farming be examined more closely.

The Perspective Of Farm Children Toward Retirement

Retirement was perceived differently by each generation in this study. For the children, retirement was a puzzle. Few of the children had considered the concept of retirement prior to the interviews and were ill-prepared to discuss the future of the farm in relation to their own offspring. For example, while some of the younger families had discussed making a will, few had actually undertaken the task. This was in contrast to their parents who all had wills in place.

As noted earlier, retirement for the parent generation related to the goal of farm continuity. Retirement, for the parents, provided an opportunity for a child to enter farming while allowing parents the freedom to remain involved in their child's farm without the responsibility associated with ownership. Children, when first asked to define retirement, tended to separate retirement and farm transfer into two distinct events. Their perspective on the transfer of the farm related not to their father's retirement but to their

own entry. As long as the father continued his involvement in chores and planting or harvest, he was not perceived to be retired. When asked if retirement occurred on a specific date and time, however, children all agreed that retirement was not an event but a process.

A Holistic Perspective

The process of retirement identified among this group of Dutch-Canadian farmers could not have been arrived at without the involvement and input of both generations. While use of historical and archival data allowed for identification of patterns of transfer over time, the meaning of these patterns came out of the collective experience of family members. The process of retirement for this group of farmers became the means whereby their children entered farming and remained in the community. Thus retirement from farming is not only the interrelationship of individual, family and farm enterprise, ~~but~~ also the community.

Limitations Of the Research

As indicated by Hammersley and Atkinson (1983), the strength of naturalistic inquiry lies in it's rich description of culture. This study was one of exploration in which the patterns of life seen in a historical context among one group of people were given meaning and labelled by selected members living in the region at the time of the study.

While credibility of the findings was accomplished through the use of multiple sources of data; cross-checking of data for accuracy by using couple interviews and archival data; testing of data over repeated interviews; and, testing of emerging concepts with participants, the findings are limited to this group of Dutch-Canadian farmers in Neerlandia.

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APPENDIX A

SAMPLE LETTERS

94

CHRISTIAN
FARMERS
FEDERATION

– TOWARD RESPONSIBLE AGRICULTURE

June, 1987.

Dear Friends:

The Christian Farmers Federation is pleased to act as a sponsor for a research project on retirement and farm transfer in the Neerlandia District.

The research project will be conducted by Mr. Rein Selles of the University of Alberta, Department of Family Studies. Rein is working on his Masters degree and the project will form part of his thesis. Many of you will know him as Director of the Joyful Noise Choir.

Please take a few moments to review Rein's letter and consider your direct participation in this important project. The Federation feels that the information collected will be particularly helpful in developing policy in this area.

Sincerely yours,

John B. Visser

John B. Visser
President
Neerlandia Local
Christian Farmers Federation

10766 - 97 Street, Edmonton, Alberta T5H 2M1

Office (403) 428-6981
President (403) 782-2070

University of Alberta
Edmonton
Canada T6G 2H1

Department of Family Studies
Faculty of Home Economics
801 General Services Building, Telephone (403) 432-5771

June, 1987

Dear Friends:

During the summer and fall, I hope to identify the process of retirement used by residents in the Neerlandia District and the views of various family members (young and old) on this process. Such information will help us better understand retirement and through such understanding provide information and assistance to those seeking help with retirement and farm transfer in the future.

Information will be collected through historical research as well as interviews with selected families. These interviews are generally two hours in length, informal in nature, and are held at the convenience of the family. Following a review of the interview, a second interview may be required at a later date for further information or clarification. All information collected in the interview will be kept confidential. In reporting, references to places, names or events will be removed to protect the participant.

While there is no direct benefit to you from taking part in this study, I would be happy to share the final report with anyone who participates.

A member of the research team (Patty Milligan, Adeline Fredlund or myself) will be phoning you between July 13-15 to determine your interest in participating in the study. If you are interested, a member of the research team will be asking a few brief questions on your family (see attached). This brief interview is the first phase of the study. The second phase involves in-depth interviews with specific families. A team member will be contacting these families later in the summer.

Thank you for your interest.

Rein Selles
Research Co-ordinator
Neerlandia Retirement Study

Telephone Interview
Neerlandia Retirement Project

Instructions

One of the research staff will be phoning you in about ten days to determine if you wish to be involved with the project. If you agree, I would appreciate some information on your family. Please feel free to complete the questionnaire, if you wish, or wait until we call you. Do not return the questionnaire - it is a guide only.

Your Family

Day/Mon/Year

Husband's Name: _____ Date of Birth ___/___/___

Wife's Maiden Name: _____ Date of Birth ___/___/___

Please give the names and dates of birth of your children and indicate which child(ren) are living with you.

	Mo/Day/Yr	**Living With Us**
_____	DOB ___/___/___	_____
_____	DOB ___/___/___	_____
_____	DOB ___/___/___	_____
_____	DOB ___/___/___	_____
_____	DOB ___/___/___	_____
_____	DOB ___/___/___	_____

1. What is the husband's occupation? _____

2. What is the wife's occupation? _____

Please describe your current occupational status:

___ Full-Time ___ Part-Time ___ Retired

___ Other (specify) _____

University of Alberta
Edmonton
Canada T6G 2M8

Faculty of Home Economics
115 Home Economics Building, Telephone (403) 432-3824

July 15, 1987.

Dear Friends:

During the last week of June, you received background information on the Neerlandia Retirement Study, a project sponsored by the University of Alberta and the Christian Farmers Federation. I have provided a second copy of the letters in the event it was not received. As noted in my letter, I was to call you July 13-15 to determine whether or not you would be interested in participating in the study.

Although we were unable to reach you on these three days, we would still welcome your involvement. If you would like to participate or require further information, please call me collect at 458-4696 after 6 p.m.

In order to ensure that your family would be considered for a possible interview, I would ask that you phone me before Friday, July 24, 1987.

Thank you for your co-operation.

Rein Selles
Project Co-ordinator.

APPENDIX B

TABLES

Table I: Circumstances At Transfer Among Neerlandia Farmers

TRANSFERS	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	TOTAL	PERCENT	PERCENT
INTER-VIVOS TRANSFER												
PURCHASE FROM FAMILY TO WIFE	1									1	0.93%	
PURCHASE FROM FAMILY TO SON	18	11	9	7	2	1	1		1	50	46.30%	
PURCHASE FROM FAMILY TO DAUGHTER	4	1		2						7	6.48%	
PURCHASE FROM RELATIVES	5	6	8	1	3	2				25	23.15%	
PURCHASE FROM NON-FAMILY	7	5	3	2	1					18	16.67%	
FORECLOSURE	4									4	3.70%	
FORECLOSURE PURCHASE BACK		3								3	2.78%	
SUB-TOTAL	**39**	**26**	**20**	**12**	**6**	**3**	**1**	**0**	**1**	**108**	**100.00%**	**71.05%**
TESTATE SETTLEMENT												
TO EXECUTOR	2	4	1	1						8	42.11%	
TO WIFE	2	1			1			1		5	26.32%	
TO SON		2	3							5	26.32%	
TO DAUGHTER				1						1	5.26%	
SUB-TOTAL	**4**	**7**	**4**	**2**	**1**	**0**	**0**	**1**	**0**	**19**	**100.00%**	**12.50%**
INTESTATE SETTLEMENT												
TO ADMINISTRATOR	2									2	50.00%	
TO WIFE		2								0	0.00%	
TO SON										2	50.00%	
TO DAUGHTER										0	0.00%	
SUB-TOTAL	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**100.00%**	**2.63%**
LAND DIVISION		1		3	1	2	2	1		10		**6.58%**
TENANCY												
HUSBAND TO JOINT		2	1				1			4	40.00%	
TO CORPORATION	1	1	2	1	1					6	60.00%	
SUB-TOTAL	**1**	**3**	**3**	**1**	**1**	**0**	**1**	**0**	**0**	**10**	**100.00%**	**6.58%**
UNKNOWN				1						1		**0.66%**
TOTAL	**46**	**39**	**27**	**19**	**9**	**5**	**4**	**2**	**1**	**152**		**100.00%**

Table II: Division of Land and Ownership Changes Among Neerlandia Farmers

TRANSFER	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	TOTAL	PERCENT	PERCENT
DIVISION												
WHOLE	37	25	14	9	5	1	2	2		95	83.33%	62.50%
UNDIVIDED - PARTIAL INTEREST		1	2	1	1	3	1			9	7.89%	5.92%
DIVIDED LAND	4	2	2	2						10	8.77%	6.58%
SUB-TOTAL										**114**	100.00%	
OWNERSHIP												
JOINT TENANCY	3	9	6	6	3	1			1	29	76.32%	19.08%
TENANTS-IN-COMMON	1	1	1							3	7.89%	1.97%
CORPORATION	1	1	2	1			1			6	15.79%	3.95%
SUB-TOTAL										**38**	100.00%	
TOTAL	46	39	27	19	9	5	4	2	1	152		100.00%

Table III: Age At Transfer Of Neerlandia Fathers And Sons

FATHERS	Number	SONS	Number
Fifty And Under	2	Twenty And Under	2
51-55	2	21-25	7
56-60	6	26-30	14
61-65	12	31-35	9
66-70	12	36-40	2
Seventy And Over	7	Over Forty	7
Average Age At Transfer	63.98	Average Age At Transfer	31.32

Sample Size = 41 Transfers

Table IV: Family Size of Neerlandia Farm Families

GENERATIONS	N	Total Children Born	Average Number Of Children Per Family
First Generation	1	11	
Second Generation	18	94	5.2
Third Generation	19	79	4.2
Fourth Generation	4	6	
Total	**43**	**190**	

Table V: Current Status Of Children, Neerlandia Farm Families

Generations	N	Farming		Left Area		At Home		Deceased		Unknown	
		N	%	N	%	N	%	N	%	N	%
First Generation	1	4	36.40%	4	36.40%	3	27.20%				
Second Generation	18	32	34.00%	28	29.80%	15	16.00%	4	4.12%	15	16.00%
Third Generation	19	6	7.60%	6	7.60%	67	84.80%				
Fourth Generation	4					6	100.00%				
Total	**43**	**42**		**38**		**91**		**4**		**15**	

Table VI: Involvement Of Neerlandia Couples In Farming

	Full-Time	Part-Time	Retired	Off-Farm	Not Farming
Number Of Husbands	28	3	10	2*	2
Percent	66.70%	7.10%	21.40%	4.80%	4.80%
Number of Wives	29	2	10	3	1
Percent	69.10%	4.70%	23.80%	7.10%	2.40%

Sample Size = 42 Couples
*Also Farming Full-time

Table VII: Type Of Farm Operation, Neerlandia Farm Families

	Mixed	Grain	Hogs	Cattle	Chickens	Dairy
Number Reporting	36	25	29	16	6	2
Number of Mixed		25	27	16	5	
Number Not Mixed			2		1	
Percentage	87.80%		4.90%		2.40%	4.90%

Sample Size = 41